

Bank Name	SNS REAAL N.V.
LEI Code	72450032NPOX5UJQTI97
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. The 1H15 stand-alone CET 1 ratio and leverage ratio were 20.4% and 4.3% respectively. Please refer to SNS Bank N.V.'s website (www.snsbanknv.nl) for a set of identical templates on a SNS Bank N.V. stand-alone basis.

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	3,485	2,088	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,485	2,088	CA1 {1.1.1}	Artide 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,936	5,936	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	-716	-1,565	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	367	281	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	-1,592	-2,300	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-264	-76	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (i) of CRR
(-) Intangible assets (including Goodwill)	-15	-12	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-239	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-56	-40	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-57	-31	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(4) of CRR and Articles 36(1) point k) (vi) and 153(4) of CRR and Articles 36(1) point k) (vi) and 153(4) of CRR and Articles 36(1) point k) (vi) and 153(4) of CRR and Articles 36(1) point k) (vii) and 153(4) of CRR and Articles 36(1) point k) (vii) and 153(4) of CRR articles 36(1) point k) (viii) and 153(4) of CRR articles 36(1) point k) (viii) and 153(4) of CRR articles 36(1) point k) (viii) and 153(4) of CRR articles 36(1) point k) (viii) and 37(3) of CRR articles 36(1) point k) (viiii) articles 36(1) point k) (viiii) articles 36(1) point k) (viiii) articles 36(
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	121	-105	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	121	-105	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier $f 1$ 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}	
Other additional Tier $f 1$ 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})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,485	2,088	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 71 of CRR
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}	
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})	
TOTAL RISK EXPOSURE AMOUNT	22,370	14,812	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	15.58%	14.09%	CA3 {1}	•
Tier 1 Capital ratio	15.58%	14.09%	CA3 {3}	-
Total Capital ratio	15.58%	14.09%	CA3 {5}	-



# **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	20,163	12,779
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	20,021	12,660
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	1,646	1,646
Other risk exposure amounts	0	0
Total Risk Exposure Amount	22,370	14,812

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



## P&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	2,634	1,184
Of which debt securities income	7	2
Of which loans and advances income	2,079	970
Interest expenses	1,604	665
(Of which deposits expenses)	979	432
(Of which debt securities issued expenses)	204	68
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	72	24
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	36
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)	-1	-3
TOTAL OPERATING INCOME, NET	1,127	648
(Administrative expenses)	629	285
(Depreciation)	30	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>L</sup>	7	
(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	1,869
(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	-818	73
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	-624	-1,488
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-712	-1,562
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-712	-1,562
Of which attributable to owners of the parent	-712	-1,562

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



# EBA SHORM 2015 EU-wide Transparency Exercise Market Risk SNS REAAL N.V.

	S	Α					[M										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015					
			Var (Memorandum item)  STRESSED Var (Memorandum item)  STRESSED Var (Memorandum item)  MIGRATION RISK CAPITAL CHARGE CAPITAL CHARGE			PRICE RISKS CHARGE FOR			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP							
(min EUR)	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 (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	274	176	0	0	0	0							0	0	0	0						
Of which: General risk	201	142	0	0	0	0							0	0	0	0						
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	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	2 <b>79</b>	180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	SNS REAAL N.V.				Standardise	d Approach			
			As of 31/12/2	014		A	s of 30/06/2	015	
		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
	Central governments or central banks	8.115	9.736	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	
Ins	International Organisations	18	18	0		7	7	0	
	Institutions	4,911	2,300	769		3,983	1,489	519	
	Corporates	4,947	2,954	10,176		4,690	1,181	2,959	
	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	280	131	157	149	253	110	127	143
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
		24	24	2		U	U	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Equ Sec	Collective investments undertakings (CIU)	0	0	0		0	0	0	
		48	48	48		9	9	9	
	Securitisation	225		460		455	456	202	
	Other exposures	226	226	169	400	456	456	382	2.024
	Standardised Total	22,540	19,447	12,407	198	20,833	16,464	5,277	2,024

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

					Standardise	d Approach			
		,	014		ı	s of 30/06/2	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>
	Central governments or central banks	2,501	3,272	0		4,731	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	2,395	2,148	729		1,855	1,332	481	
	Corporates	4,526	2,717	9,938		4,226	859	2,661	
	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	
NETHERLANDS	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	47	47	47		7	7	7	
	Securitisation								
	Other exposures	226	226	169		456	456	382	
	Standardised Total <sup>2</sup>				43				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 of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution of the conversion factors or credit risk mitigation techniques (e.g. substitution or credit risk mitigation techniques (e.g.

					Standardise	ed Approach			
			As of 31/12/2	2014		ı	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>
	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	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		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	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>
	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	
BELGIUM	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	
	Standardised Total <sup>2</sup> Income value is reported before taking into account any effect due to credit conversion factors or credit				0				0

Sententification (1) Original exposure, unilise Exposure value, is propriete 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				
			s of 31/12/2	014		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>	
	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	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		
SWITZERLAND	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0		
SWITZERLAND	of which: SME		0	0		0	0	0		
	Exposures in default	l "	0	0	0	0	0	0	0	
	Items associated with particularly high risk	ň	0	0		0	0	,		
	Covered honds	ň	0	0		0	0	ı ö		
	Claims on institutions and corporates with a ST credit assessment	l ő	0	0		0	0	0		
	Collective investments undertakings (CIU)	Ĭ	Ö	ŏ		ő	ő	l ŏ		
	Equity	l ō	0	ō		0	0	0		
	Securitisation									
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unilise Exposure elucite, ir 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 Securistization exposures

					Standardise	ed Approach		Standardised Approach											
			As of 31/12/2	2014		į	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>										
	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											
FRANCE	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																		
	Other exposures	0	0	0		0	0	0											
	Standardised Total <sup>2</sup>				0				l 0										

School (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).

(7) Total value and interpretate and considerate accountable of evaluations.)

Standardised Approach   As of 31/12/2014	(2) Total value adjustments and p	rovisions per country of counterparty does not include Securistisation exposures								
Control governments or central banks   Regional governments						Standardise	ed Approach			
Country of Counterpart 6   Country of Countr			As of 31/12/2014 As of 30/06/2015							
Regional governments or local authorities  Public sector entities  Multilateral Development Banks International Organizations Institutions Institut			Original Exposure <sup>1</sup>			adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		adjustments and
Public sector entities			0	0	0		0	0	0	
Multilateral Development Banks International Organisations Institutions Corporates O			0	0	0		0	0	0	
International Organisations			0	0	0		0	0	0	
Institutions			0	0	0		0	0	0	
Country of Counterpart 6  Counterpart 7  Counterpar			0	0	0		0	0	0	
Country of Retail 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Retail			0	0	0		0	0	0	
Country of Counterpart 6  Secured by mortpages on immovable property of which: SME Exposures in default. Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity  O			0	0	0		0	0	0	
Secured by mortagase on immovable property  Counterpart 6  Exposures in default  Covered bonds  Covered bonds  Collective investments undertakings (CIU)  Early  Early  Exposures in institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Early  Early  Exposures in institutions and corporates with a ST credit assessment  O			0	0	0		0	0	0	
Counterpart 6   Counterpart 7   Counterpart	Country of		0	0	0		0	0	0	
Exposures in default  Items associated with carticularity high risk  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Countarnart 6		0	0	0		0	0	0	
Items associated with oarticulariv high risk	Counterpart o		0	0	0		0	0	0	
Covered bonds   0   0   0   0   0   0   0   0   0			0	0	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			0	0	0		0	0	0	
			0	0	0		0	0	0	
			0	0	0		0	0	0	
Securitisation Other exposures										
Other exposures 0 0 0 0 0 0			0	0	0		0	0	0	

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

					Standardise	ed Approach			
		A	s of 31/12/2	1014		ı	s of 30/06/2	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>
	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 Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	ŏ	0	ů		0	0	ů	
Counterpart 7	of which: SME	0	0	, o		0	0	, o	
	Exposures in default	0	0	ő	0	0	0	ő	0
	Items associated with particularly high risk	0	l o	0	-	0	l o	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Schröderisses Total

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

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

					Standardise	ed Approach			
			s of 31/12/2	014			s of 30/06/2	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>
	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	
	International Organisations Institutions	0	0	0		Ü	0		
	Corporates	0	0	l ő		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ŏ	ő	ŏ		0	ő	ŏ	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	,	Ů	,	0		,	<u> </u>	

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

					Standardise	ed Approach			
			s of 31/12/:	2014		ı	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>
	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	
Country of	of which: SME	0	0	0		U	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	· ·	0	0	U	0	0	0	U
	Covered bonds	, o	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	, i	0	0		0	0	o o	
	Equity	o o	0	0		0	0	0	
	Securitisation	, and the second		L ů			, i	ı .	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and pr	ovisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
		А	s of 31/12/2	014		ı	s 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>
	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 of which: SME	U	0	0		U	0	0	
	or which: SME Retail	U	0	0		U	0		
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	ŏ	0	0		0	0	, o	
	Exposures in default	ő	0	0	0	0	0	ő	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	0	0	ō		ō	ō	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 <sup>2</sup>				0				0

Standardised Total\*

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

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

AUTHORN	Credit Risk - IRB Approach												
	SNS REAAL N.V.						IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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: SMF	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	40.921	1.226	40,921	6.804	1.071	249	41.564	1.129	41.564	6.624	984	261
	Retail - Secured on real estate property	40,921	1,226	40,921	6,804	1.071	249	41,564	1,129	41,564	6,624	984	261
	Retail - Secured on real estate property - Of Which: SME	10,521	1,220	10,521	0,004	1,0/1	249	11,304	1,129	11,301	0,024	0	201
Consolidated data	Retail - Secured on real estate property - Of Which: non-	40,921	1.226	40,921	6.804	1.071	249	41.564	1.129	41.564	6.624	984	261
Consolidated data	Retail - Qualifying Revolving	10,521	1,220	10,522	0,001	1,071	110	11,501	1,123	11,501	0,021	0	0
	Retail - Other Retail	ŏ	ő	ŏ	ő	ő	ő	ő	ő	ŏ	ő	ő	ŏ
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	1.124		1.124	142		0	1.021		1.021	119		0
	Other non credit-obligation assets				810						758		4
	IRB Total				7.756						7,501		

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	40.747	1.214	40.747	6.765	1.060	247	41.396	1.119	41.396	6.585	975	259
	Retail - Secured on real estate property	40,747	1,214	40,747	6,765	1,060	247	41,396	1,119	41,396	6,585	975	259
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	40,747	1,214	40,747	6,765	1,060	247	41,396	1,119	41,396	6,585	975	259
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
Original exposure, unlike Exposure value, is re	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0
	Retail	14	2	14	4	2	1	14	2	14	4	2	0
	Retail - Secured on real estate property	14	3	14	4	2	1	14	2	14	4	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	Ô	0	0	0	0	0	ő
GERMANY	Retail - Secured on real estate property - Of Which: non-	14	3	14	4	2	1	14	2	14	4	2	ō
OLIGINATI	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-	90	5	90	17	5	1	87	5	87	17	5	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail 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 Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	- 0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total reported before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original exposure Exposure Kisk exposure adjust Value <sup>1</sup> are					Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	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				0		0		1	, ,	0	,	0
	Retail - Secured on real estate property	5	1	5	2	1	0	5	1	3	2	1	0
	Retail - Secured on real estate property - Of Which: SME	,	, i	1	0	0	0	0	0		0	0	l ő
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	5	1	5	2	1	0	5	1	5	2	1	ı ö
SWITZERDAND	Retail - Qualifying Revolving	ő	ō	ő	õ	ō	ő	ő	ō	ő	0	ō	ŏ
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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		0		1	0	0		0		1	0	0
	Retail - Secured on real estate property		0		1	0	0		0	,	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	ñ	n	0	n n	0	0	o o	n	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	5	0	5	1	0	0	5	0	5	1	0	0
TIGHTEL	Retail - Qualifying Revolving	ō	ō	ō	0	0	ō	0	ō	ō	ō	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets			1									
	IRB Total												

LIKE I Octal

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

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0		0	- 0
	Other non credit-obligation assets												
				1								_	_
	IRB Total  d before taking into account any effect due to credit conversion factors or credit risk mitigation												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised centuing Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	ů
	Retail - Secured on real estate property	0	0	o o	0	0	0	0	0	o o	0	0	ň
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	o o	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	0	0	ō	0	0	ō	0	ō	ō	0	0	0
country or counterpart?	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	Other non-credit-obligation assets  IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	U	U	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property	U	U	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	o o	0	0	ň	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	o o	0	0	ő	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	o o	0	ň	0	0	l ő	0	0	0
	Equity	0	ō	ō	ō	0	ō	ō	ō	ō	0	ō	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	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	U	0	0	U	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	ı ŏ	o o	0	0	0	0	0	ů .	0	0	o o
country of counterpart 3	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	o o	0	0	ő
	Retail - Other Retail	0	0	ō	0	0	ō	0	ō	0	0	0	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	ō	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

re, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitu

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	U	0	0	0	0	U	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	ő	o o	o o	0	0	0	0	0	o o	0	0	o o
country or counterpart 20	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

factors or credit risk mitigation techniques (e.g. subst

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EOK)		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there			SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)	<i>posicions</i> 0: 301	is a maturit	ty matching) (1)	<b>,</b>	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0 71 128 23 223	0	0 71 128 23 223	71 127 18 217	0	0 1 5	0	0	0	0	0	0	0	0
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Belgium	1.290 32 255 201 66 1,843	1,061	1.290 32 255 201 66 1,843	229 32 255 201 66 782	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Bulgaria	0		0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	0	0		0	0	0	0	0	0	0	0	0	0	0
[0-3M[	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ T0Tal	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [ [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ 13Y - 5Y ] [5Y - 10Y [ 10Y - more	Finland	5 18 24	0	5 18 <b>24</b>	5 18 24	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [	France	61 178 458	0	61 178 458 180	61 178 458		0	0		0	0				-
Total		180 <b>877</b>	0	877	180 <b>877</b>	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eory)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	1.052 100 51 377 764 87 <b>2,431</b>	1,000	1.052 100 51 377 764 87 <b>2,431</b>	52 100 51 377 764 87 <b>1,431</b>	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y  [5Y-10Y  [10Y-more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Ireland	59 48 11		59 48 11	59 48 11 118	0			0		0	0			
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y  [5Y-10Y  [10Y-more Total	Italy	47 47 354 401	0	47 47 354 401	47 47 354 401	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Latvia	401	0	401	401	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [	Lithuania														
Total  [ 0 - 3M	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	ereign debt to otl	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
			provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more Total	Netherlands	111 148 133 203 331 780 258 <b>1,964</b>	111 22 46 71 119 133 47 <b>549</b>	111 148 133 203 331 780 258 1,964	126 88 132 212 628 211 1,396	0	20	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland														
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	0		0	0		0	0	0	0	0	0	0	0	0
Total [ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y   [ 12 - 3Y   [ 32 - 5Y   [ 5Y - 10Y   [ 10Y - more	Romania	0		0	0			0	0	0	0	0	0	0	0
Total [0 - 3M[ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y   [10Y - more Total	Slovakia	0	0	0	0			0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y   [ 2Y - 3Y   [ 37 - 5Y   [ 5Y - 10Y   [ 10Y - more	Sweden	21	0	21	21	0	0	0	0	0	0	0	0	0	0
Total	1	21	0	21	21	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y   [ 10Y - more	Norway	-		-						-	-			-	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y  [5Y - 10Y    10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Japan	<b>0</b> 578	0	<b>0</b> 578	0	0	<b>0</b> 578	0	0	0	0	0	0	0	0
Total  [0 - 3M]  [3M - 1Y]  [1Y - 2Y]  [2Y - 3Y]  [3Y - 5Y]  [5Y - 10Y]  [10Y - more  Total	U.S.	578	0	578	0	0	578	0	0	0	0	0	0	0	0



#### Sovereign Exposure

SNS REAAL N.V.

	(mln EUR)							As of	31/12/2014						
	(min Edity	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	EREIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	250 166	250	250 166			166							-	
[ 0 - 3M [ [ 3M - 1Y [	Other advanced economies non EEA	416	250	416	0		166	0	0	0	0	0	0	0	0
Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [3Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Africa	0	0	0	0			0	0	0	0	0	0	0	
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long) per counternaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions)		is a maturit	ty matching)	, marcandic	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 0 0 0 71 125 0	0	0 0 0 0 71 125 0	0 0 0 0 71 125 0	0	0	0	0	0	0	0	0	0	0
To -3 M	Belgium	60 0 32 0 252 221 86 <b>651</b>	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 <b>651</b>	60 0 32 0 252 221 86 651	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 10Y - more	Bulgaria	031	0											0	
Total [ 0 - 3M [	Cyprus		0	0	0		0	0	0	0	0	0		-	0
0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more	Czech Republic	0				0	0	0	0	0	0		0	0	0
otal - 3M [ - 1Y [ - 2Y [ - 3Y [ - 5Y [ - 10Y [ - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total - 3M [ M - 1Y [ Y - 2Y [ Y - 3Y [ 7 - 5Y [ - 10Y [ Y - more	Estonia			0	0				0	0	0	0		0	
Total - 3M [ M - 1Y [ Y - 2Y [ Y - 3Y [ Y - 5Y [ - 10Y [ Y - more Total	Finland	0 0 0 0 0 0 5 46	0	0 0 0 0 0 0 5 46	0 0 0 0 0 0 5 46	0	0	0	0	0	0	0	0	0	0
otal - 3M [ - 1Y [ - 2Y [ - 3Y [ - 5Y [ - 5Y [ - 10Y [ - more otal	France	51 61 0 0 0 156 304 119 640	0	51 61 0 0 0 156 304 119	51 61 0 0 0 156 304 119 640	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Germany	0 100 51 84 285 644 110	0	0 100 51 84 285 644 110	0 100 51 84 285 644 110	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0			0						0				
[ 0 - 3M [	Hungary		0	0		0	0	0	0	0	-	0	0	0	U
Total  [ 0 - 3M	Ireland	0 0 0 0 0 41 60 0	0	0 0 0 0 0 41 60 0	0 0 0 0 0 41 60 0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y  [5Y-10Y[	Italy	101 46 0 0 20 59 0	0	101 46 0 0 20 59 0	101 46 0 0 20 59 0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latvia	125 <b>250</b>	0	125 <b>250</b>	125 250	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
l 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to otl	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Netherlands	5 70 164 108 342 645 242 1,576	5 20 53 51 157 91 35	5 70 164 108 342 645 242 <b>1,576</b>	0 50 112 57 184 554 207 1,165	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania										-			-	
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ ]10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Spain	0		0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	0 0 0 0 0 20 0 0	0	0 0 0 0 0 20 0	0 0 0 0 0 20 0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
	\		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein														
Total	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more       Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Japan	0 423 0 0 0 0 0	0	0 423 0 0 0 0 0	0	0	423 0 0 0 0 0	0	0	0	0	0	0	0	0
Total	u.s.	423	0	423	0	0	423	0	0	0	0	0	0	0	0



	(mln EUR)							As of 30/06/2015									
	Country / Region		RECT LONG accounting value	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIREC	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)				
Residual Maturity		gross of p	provisions) (1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M [	China			_								_					
Total [0 - 3M] [3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	0		
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 10Y - more       ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 12 - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y ] ] ] ] ] ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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



#### Information on performing and non-performing exposures

	As of 31/12/2014								As of 30/06/2015							
	Gross carrying amount								Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				
		Of which performing but past due >30	Of which non-performing <sup>1</sup>			On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	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)	55,803	176	2,200	1,507	29	416	1,793	52,647	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	1,372	0	0	0	0	0	0	1,373	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	1,656	45,793	110	1,915	1,224	18	295	1,569		
DEBT INSTRUMENTS other than HFT	61,976	176	2,200	1,507	29	416	1,793	58,199	115	2,108	1,415	18	413	1,716		
OFF-BALANCE SHEET EXPOSURES	2,860		0	0	0	0	0	2,805		0	0	0	0	0		

<sup>&</sup>lt;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, subtitle 29

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

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



#### Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	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			

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	3,485	2,088	LRCom {20}	
В	Total leverage ratio exposures	69,056	64,467	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	5.05%	3.24%	A/B	



### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage l [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(min EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>				
Loans and advances	46,527	41,982	45,953	41,434				
of which: Other financial corporations	0	0	0	0				
of which: Non-financial corporations	1,051	765	1,005	740				
of which: Households	45,476	41,218	44,948	40,694				

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