

Bank Name	Sydbank
LEI Code	GP5DT10VX1QRQUKVBK64
Country Code	DK

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	1,557	1,601	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,357	1,314	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	78	5	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	1,299	1,339	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	12	12	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	58	58	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	0	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-44	-43	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 	-7	-7	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	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	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	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) (v) and 153(4) of CRR.
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 	-40	-51	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	0	0	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 (+/-)	0	0	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)	149	130	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	149	130	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	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)	1,505	1,445	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	52	157	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	15	122	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)	37	35	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	9,733	9,315	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.94%	14.11%	CA3 {1}	•
Tier 1 Capital ratio	15.47%	15.51%	CA3 {3}	•
Total Capital ratio	16.00%	17.19%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	7,253	6,964
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	7,253	6,964
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,075	999
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1	1
Risk exposure amount for Credit Valuation Adjustment	254	202
Risk exposure amount for operational risk	1,152	1,149
Other risk exposure amounts	0	0
Total Risk Exposure Amount	9,733	9,315

⁽¹⁾ 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	500	220
Of which debt securities income	95	36
Of which loans and advances income	398	182
Interest expenses	219	108
(Of which deposits expenses)	184	93
(Of which debt securities issued expenses)	14	6
(Expenses on share capital repayable on demand)	0	0
Dividend income	21	19
Net Fee and commission income	197	109
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	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	56	25
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	28	5
Gains or (-) losses from hedge accounting, net	0	-8
Exchange differences [gain or (-) loss], net	48	41
Net other operating income /(expenses)	-12	-6
TOTAL OPERATING INCOME, NET	618	298
(Administrative expenses)	335	170
(Depreciation)	13	6
(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)	93	29
(Loans and receivables)	91	29
(Held to maturity investments, AFS assets and financial assets measured at cost)	2	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	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	179	93
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	141	71
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	141	71
Of which attributable to owners of the parent	0	0

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



2015 EU-wide Transparency Exercise Market Risk Sydbank

	As of 31/12/2014	As of 30/06/2015					M /12/2014										IM D/06/2015					
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		DEFAU MIGRATI	INCREMENTAL DEFAULT AND ALL PRICE RISKS CAPITAL MIGRATION RISK CAPITAL CHARGE CAPITAL CHARGE				VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			
(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)		12 WEEKS AVERAGE MEASURE	2 WEEKS LAST		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)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	960	867	0	0	0	0							0	0	0	0						
Of which: General risk	495	437	0	0	0	0							0	0	0	0						
Of which: Specific risk	465	431	0	0	0	0							0	0	0	0						
Equities	88	89	0	0	0	0							0	0	0	0						
Of which: General risk	9	7	0	0	0	0							0	0	0	0						
Of which: Specific risk	9	5	0	0	0	0							0	0	0	0						
Foreign exchange risk	27	43	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0				_		
Total	1,075	999	0	0	0	0	0	0	_ 0	0	0	0	0	0	0	0	0	0	U	0	0	0



Credit Risk - Standardised Approach

Standardised Approach Sydbank As of 31/12/2014 As of 30/06/2015 Value Original Exposure¹ Original Exposure¹ Risk exposure adjustments Risk exposure adjustments amount amount and provisions provisions (mln EUR, %) 1,221 Central governments or central banks 1,174 Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions 3,992 3,316 Corporates of which: SME Retail of which: SME Consolidated data 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 Other exposures 1,110 5.716 3,025 1,122

⁽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).



Credit Risk - IRB Approach

MANAGE TO SERVICE TO S	Credit RISK - IRB Approach												
	Sydbank						IRB App	roach					
				As of 31	L/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	13,243		9,102	4,887		468	13,573		9,324	4,532		418
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	6,319		4,202	3,000		267	6,416		4,172	2,678		236
	Retail	4,555		4,537	1,257		110	4,816		4,789	1,310		113
	Retail - Secured on real estate property	2,398		2,390	744		59	2,634		2,624	780		68
	Retail - Secured on real estate property - Of Which: SME	164		162	74		5	142		142	81		6
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	2,234		2,228	671		54	2,492		2,482	699		62
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	2,157		2,147	512		51	2,183		2,165	530		45
	Retail - Other Retail - Of Which: SME	205		204	59		4	162		161	48		5
	Retail - Other Retail - Of Which: non-SME	1,952		1,943	453		46	2,020		2,004	482		40
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total ted before taking into account any effect due to credit conversion factors or credit risk mitigation to				6,143						5,842		

(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).

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		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	orovisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	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	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Cyprus	0	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	Denmark	716 403 0 281 10 19 13	614 0 0 0 1 0 0 615	1.017 -3 281 9 20 -8 20 1,336	0	0	403 -3 281 9 19 -8 20	0	0	0	0	0	0	0	0
TO - 3M	Estonia	1,442	615	1,336	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [5Y - 10Y [1OY - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain 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	3	3	3	0	0	0	0	0	0	0	0	0	61 63 124	-68 -179 -247
[0 - 3M [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
Total [0 - 3M [Hungary														
Total [0 - 3M [Ireland	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	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Latvia	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	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DI	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er 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) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta		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	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	0		0	_	0			0			0			
Total [0 - 3M [Portugal		0		0		0	0		0	0		0	0	0
Total [0 - 3M [Romania	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] [13Y-5Y] [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	Spain	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	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign de <u>bt to oth</u>	exposures (long) er count <u>erpaties</u>	net of cash short	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain 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	United Kingdom		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 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Norway									-					
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	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Hong Kong	0		0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Sydbank

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	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	Switzerland									-			-		
Total [0 - 3 M [[3M - 1 Y [f 1Y - 2 Y f f 2Y - 3 Y f f 3Y - 5 Y f f 5Y - 10 Y f f 10 Y - more	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [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] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	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 [3M - 1Y [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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 basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereing) or sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a orther for the definition of the positions. This is then does not include exposures to counterparts (other than sovereing) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) ner counterpaties	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 p	provisions)		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
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	0	0	0	0	0	0	0	0	0
[0 - 3M [Belgium	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	Bulgaria	0		0			0	0	0	0	0	0		0	0
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Czech Republic														
Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more	Denmark	1.537 0 22 0 12 20 33 1,624	1,537 0 0 0 1 1 0 0	1.537 -2 22 -3 11 1 33 1,599	0	0	0 0 -2 22 -3 10 1 33 61	0	0	0	0	0	0	0	0
Total [0 - 3M [Estonia									-	0			-	
Total [0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [17 - 17 [17 - 27 [27 - 37 [37 - 57 [37 - 57 [37 - more Total	France	0	0	0			0	0	0	0	0	0	0	0	0



(min EUR)								As of 30/06/2015							
			RECT LONG accounting value		OSITIONS (gross o			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	1	1	1	0	0	0	0	0	0	0	83 7	93 9	91 1 92	-121 -1 -122
[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	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[19-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110Y - more	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	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	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	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 [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	0	0	0	0	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
Total [0 - 3M [Portugal												0		
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Romania	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 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	0
Total [0 - 3Mf	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (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 maturity matching) (1)			Derivatives with positive fair value		Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value		
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 [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	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	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG		OSITIONS (gross of the contract of the contrac			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
	Country / Region	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	
Residual Maturity			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 [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Other advanced economies non EEA	_						-							
Total [0 - 3M	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[[1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	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
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	0/06/2015			
		Gross carrying amount				rment, accumulated e due to credit risk and	Collaterals and		Gross carrying) amount		Accumulated impair changes in fair valu provisions ⁴	rment, accumulated e due to credit risk and	Collaterals and
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing exposures ³	financial guarantees received on non- performing exposures		performing but past due >30		n-performing ¹	On performing	On non-performing	financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures ²	exposures			days and <=90 days	Of which: defaulted		exposures ²	exposures ³	exposures
(mln EUR, %) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments					-					-				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	9,881	38	1,114	437	40	537	602	10,259	68	1,076	432	52	515	628
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	106	0	1	0	0	1	1	122	0	2	0	0	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	840	3	86	53	0	49	43	847	23	84	47	0	40	51
Non-financial corporations	5,761	17	790	327	0	356	426	5,946	29	764	337	0	346	447
Households	3,175	18	236	57	40	130	131	3,344	16	227	48	52	128	129
DEBT INSTRUMENTS other than HFT	9,881	38	1,114	437	40	537	602	10,259	68	1,076	432	52	515	628
OFF-BALANCE SHEET EXPOSURES	4,776		272	78	0	15	314	4,530		475	191	0	15	181

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

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

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



Forborne Exposures

			As of 31/12/2014					As of 30/06/2015		
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with forbearance measures		Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with
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)	356	326	207	166	70	340	322	211	159	71
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	29	26	17	17	4	22	22	15	15	1
Non-financial corporations	265	241	111	111	56	264	248	111	111	59
Households	62	58	79	38	10	54	51	84	32	11
DEBT INSTRUMENTS other than HFT	356	326	207	166	70	340	322	211	159	71
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	1,506	1,445	LRCom {20}	
В	Total leverage ratio exposures	21,438	21,672	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
C	Leverage ratio	7.02%	6.67%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	5/2015				
	Mortgage [Loans collateralized by in		Mortgage loans [Loans collateralized 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	1,942	994	2,146	996				
of which: Other financial corporations	8	11	8	11				
of which: Non-financial corporations	213	167	229	28				
of which: Households	1,721	815	1,909	956				

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.