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wide Transparency Exercise

Testo: da pagina seguente



COMUNICATO STAMPA

UniCredit: Esercizio di trasparenza nell'UE del 2015

UniCredit prende atto degli annunci resi oggi dall' Autorità Bancaria Europea (EBA) in riferimento alle informazioni dell'esercizio di Trasparenza nell'UE del 2015, sulla base di quanto deciso dal Consiglio di Vigilanza dell'EBA nella seduta del 21 Aprile 2015. Il campione dell'esercizio comprende 109 banche, 94 della quali facenti parte del perimetro relativo al Meccanismo Unico di Supervisione.

Contesto dell'Esercizio di trasparenza nell'UE del 2015

Nel mese di luglio del 2015, la Banca Centrale Europea ha informato UniCredit della decisione dell'EBA di eseguire l'esercizio di Trasparenza in linea con quello eseguito nel 2013. L'esercizio si propone di garantire un sufficiente e adeguato livello di informazione agli attori di mercato. L'esercizio di Trasparenza del 2015 è relativo ai dati al 31 dicembre 2014 e al 30 giugno 2015 e si basa in prevalenza sulle informazioni segnalate regolarmente all'EBA attraverso il sistema di reporting regolamentare.

Lista delle informazioni

Sono state divulgate le seguenti informazioni:

- i. Composizione del capitale¹
- ii. Composizione dei RWA per tipologia di rischio ²
- iii. Composizione del Conto Economico
- iv. Esposizione al rischio di mercato
- v. Esposizione al rischio di credito, in funzione dell'approccio regolamentare (A-IRB, F-IRB, STA)
- vi. Esposizione al debito sovrano (esposizioni dirette ed indirette divise per vita residua e paese)
- vii. Informazioni su esposizioni performing e non- peforming
- viii. Esposizioni Forborne
- ix. Leverage ratio
- x. Informazioni su garanzie relative ai mutui ipotecari

Milano, 24 Novembre 2015

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¹ Definizione dei fondi propri attuali incrementata con le informazioni in conformità alla raccomandazione dell'EBA sulla conservazione del capitale.

² Rischio di credito, rischio di mercato, cartolarizzazione, altri rischi creditizi, rischio operativo, soglie transitorie, ecc.



PRESS RELEASE

UniCredit: 2015 EU-wide Transparency Exercise

UniCredit notes the announcement made today by the European Banking Authority (EBA) regarding the information of the EU-wide Transparency Exercise 2015, in accordance with EBA Board of Supervisors' decision taken on 21 April 2015, involving 109 banks of which 94 under Single Supervisory Mechanism.

Background 2015 EU-wide Transparency Exercise

In July 2015 European Central Bank informed UniCredit about the decision of EBA to carry out a Transparency Exercise (TE) in line with the one conducted in 2013. The exercise aimed at assuring a sufficient and appropriate level of information to market participants.

The 2015 Transparency exercise covers two reference dates: 31 December 2014 and 30 June 2015.

The majority of 2015 EU-wide Transparency Exercise's data relies on the information reported to the EBA through the regular supervisory reporting data.

List of information provided

The following set of information was collected for disclosure:

- i. Composition of capital¹
- ii. Composition of RWA by risk type²
- iii. Composition of Profit & Loss (P&L)
- iv. Market risk exposure
- v. Credit risk exposures displayed by regulatory approach (A-IRB, F-IRB, STA)
- vi. Exposures to sovereigns (direct and indirect exposures by maturity buckets and country)
- vii. Information on performing and non-performing exposures
- viii. Forborne exposures
- ix. Leverage ratio
- x. Information on collateral related in mortgage loans

Milan, 24th November 2015

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¹Current capital definition augmented by information in accordance with EBA's capital preservation recommendation.

²Credit risk, market risk, securitisation, other credit risk, operational risk, transitional floors and others



Bank Name	UniCredit SpA
LEI Code	549300TRUWO2CD2G5692
Country Code	IT

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	54,857	57,799	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,998	42,699	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	35,203	35,552	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	8,073	9,514	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	-4,133	-4,119	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	6,987	6,329	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	1,351	1,352	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-1,175	-1,221	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-5,595	-5,673	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	-255	-237	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-885	-294	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-43	-48	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	-155	-179	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-155	-179	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	-402	-336	CA1 {1.1.1.27} + CA1 {1.1.1.28}	•
Transitional adjustments	3,029	2,058	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 (+/-)	1,290	995	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,739	1,063	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)	3,502	3,587	CA1 {1.1.2} CA1 {1.1.2.1} + CA1	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	3,883	3,707	(1.1.2.2) + CA1 (1.1.2.3) + CA1 (1.1.2.4) CA1 (1.1.2.4)	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-382	-120	+ 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)	45,499	46,286	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,358	11,513	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	10,485	12,172	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} CA1 {1.2} - (CA1 {1.2.1} +	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-1,128	-659	CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	409,223	405,897	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.26%	10.52%	CA3 {1}	-
Tier 1 Capital ratio	11.12%	11.40%	CA3 {3}	-
Total Capital ratio	13.41%	14.24%	CA3 {5}	-



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	344,211	343,985
Risk exposure amount for securitisation and re-securitisations in the banking book	2,673	2,444
Risk exposure amount for contributions to the default fund of a CCP	299	111
Risk exposure amount Other credit risk	341,238	341,430
Risk exposure amount for position, foreign exchange and commodities (Market risk)	15,303	13,277
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	35	29
Risk exposure amount for Credit Valuation Adjustment	5,429	5,230
Risk exposure amount for operational risk	44,228	43,323
Other risk exposure amounts	52	83
Total Risk Exposure Amount	409,223	405,897

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



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

2015 EU-wide Transparency Exercise

P&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	23,741	11,153
Of which debt securities income	3,735	1,710
Of which loans and advances income	17,381	8,106
Interest expenses	10,897	4,932
(Of which deposits expenses)	4,097	1,927
(Of which debt securities issued expenses)	5,332	2,282
(Expenses on share capital repayable on demand)	0	0
Dividend income	396	318
Net Fee and commission income	7,699	4,099
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	765	207
Gains or (-) losses on financial assets and liabilities held for trading, net	-261	341
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	345	-158
Gains or (-) losses from hedge accounting, net	-10	13
Exchange differences [gain or (-) loss], net	694	525
Net other operating income /(expenses)	1,069	508
TOTAL OPERATING INCOME, NET	23,540	12,074
(Administrative expenses)	14,091	7,417
(Depreciation)	1,042	528
(Provisions or (-) reversal of provisions)	476	225
(Commitments and guarantees given)	100	-2
(Other provisions)	376	228
Of which pending legal issues and tax litigation ¹	150	
Of which restructuring ¹	-12	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,562	2,014
(Loans and receivables)	4,313	1,991
(Held to maturity investments, AFS assets and financial assets measured at cost)	249	24
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	129	-5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	407	102
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	149	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,796	1,996
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,557	1,441
Profit or (-) loss after tax from discontinued operations	-171	-205
PROFIT OR (-) LOSS FOR THE YEAR	2,386	1,236
Of which attributable to owners of the parent	2,008	1,034



2015 EU-wide Transparency Exercise Market Risk UniCredit SpA

		^					M										IM					
	As of 31/12/2014	As of 30/06/2015					/12/2014							As of 30/06/2015								
	TOTAL RISK TOTAL R		VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	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)			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	1,775	1,517	205	72	584	175							94	19	263	77						
Of which: General risk	1,695	1,444	129	41	410	116							90	15	164	50						
Of which: Specific risk	72	73	195	65	735	217							83	19	244	58						
Equities	11	10	38	12	132	33							32	20	103	22						
Of which: General risk	1	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	9	38	12	132	33							32	20	103	22						
Foreign exchange risk	486	457	51	9	224	32							119	19	146	14						
Commodities risk	0	0	13	4	28	14							6	3	17	5						
Total	2,273	1,984	137	66	460	165	446	379	0	0	0	13,030	163	23	381	101	359	348	0	0	0	11,293



Credit Risk - Standardised Approach

ADTHORITY	Credit Risk - Standardised Approach								
	UniCredit SpA				Standardise	d Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	140.651	144,070	25,309		150,269	158,100	25,382	
	Regional governments or local authorities	44,056	42,597	1,638		42,172	41,724	1,749	
	Public sector entities	17,622	12,975	2,507		15,733	10,594	2,314	
	Multilateral Development Banks	1,008	1,204	0		970	1,196	0	
	International Organisations	4,641	4,641	0		4,334	4,334	0	
	Institutions	79,388	13,999	10,918		92,553	13,410	10,459	
	Corporates	130,542	71,915	68,737		132,620	73,990	70,600	
	of which: SME	38,263	21,681	21,125		31,840	20,936	20,330	
	Retail	64,605	40,147	28,185		66,815	43,114	30,386	
	of which: SME	22,754	11,282	6,600		22,001	11,832	6,980	
Consolidated data	Secured by mortgages on immovable property	23,873	23,074	12,199		21,165	20,570	10,029	
	of which: SME	4,810	4,544	2,165		3,908	3,828	1,755	
	Exposures in default	26,094	11,760	13,975	13,420	25,585	11,413	13,725	13,145
	Items associated with particularly high risk	1,103	1,044	1,566		1,840	1,696	2,544	
	Covered bonds	1,381	1,381	219		1,130	1,130	170	
	Claims on institutions and corporates with a ST credit assessment	1,752	796	891		2,061	1,563	1,644	
	Collective investments undertakings (CIU)	1,510	1,510	1,111		615	615	593	
	Equity	3,833	3,820	3,820		4,109	4,097	4,097	
	Securitisation	180	180	116		217	217	98	
	Other exposures	26.731	26.672	16.288		21.011	20.912	15.970	
	Standardised Total	568,969	401,784	187,479	14,743	583,200	408,674	189,759	14,381

⁽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			
		ı	As of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	82,792	84,327	19,233		82,445	84,270	19,350	
	Regional governments or local authorities	7,232	3,304	671		5,770	3,282	644	
	Public sector entities	4,296	2,752	2,089		4,541	2,746	1,932	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	68,833	5,160	8,286		75,412	4,980	8,416	
	Corporates	40,190	20,582	19,784		40,007	19,823	19,110	
	of which: SME	8.351	6.418	6.320		6.874	5.561	5.397	
	Retail	20,505	14,973	10,596		20,017	14,595	10,370	
	of which: SME	4.376	3.953	2.397		4.161	3.710	2.261	
ITALY	Secured by mortgages on immovable property	4,618	4,590	2,078		4,295	4,267	1,907	
	of which: SME	3.134	3.114	1.379		2.835	2.814	1.221	
	Exposures in default	14,009	6,355	7,333	7,391	13,674	6,309	7,545	7,021
	Items associated with particularly high risk	526	526	789		1.330	1.245	1.868	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	12	12	3		40	39	38	
	Collective investments undertakings (CIU)	527	527	332		324	324	323	
	Equity	2,726	2,721	2,721		2,846	2,841	2,841	
	Securitisation								
	Other exposures	12,698	12,676	9,842		11,711	11,682	9,466	
	Standardised Total ²				8,021				7,567

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

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

(2) Total value adjustments and	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
		ı	As of 31/12/2	1014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4,638	5,999	0		8,059	9,270	0	
	Regional governments or local authorities	27,629	28,104	0		26,720	27,066	0	
	Public sector entities	8,984	9,167	8		6,711	6,982	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,837	2,472	188		4,332	2,944	297	
	Corporates	5,243	3,502	3,062		4,711	3,178	2,806	
	of which: SME	971	743	716		907	716	686	
	Retail	2,705	1,333	984		2,409	1,099	808	
	of which: SME	229	106	64		222	108	64	
GERMANY	Secured by mortgages on immovable property	330	328	128		316	314	120	
	of which: SME	34	34	13		33	32	13	
	Exposures in default	489	130	173	177	384	82	106	134
	Items associated with particularly high risk	14	13	20		13	13	19	
	Covered bonds	75	75	10		75	75		
	Claims on institutions and corporates with a ST credit assessment	134	134	93		141	141	119	
	Collective investments undertakings (CIU)	254 286	254	83 286		18	18	14	
	Equity	286	286	286		131	131	131	
	Securitisation	2.240	2 222	2 400		2.475	2467	2 4 2 7	4
	Other exposures	2,249	2,233	2,198		2,175	2,167	2,127	
	Standardised Total ²				193				156

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

					Standardised	i Approach			
			As of 31/12/2	1014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	12,506	15,323	0		10,637	13,756	0	
	Regional governments or local authorities	5,129	7,274	13		5,541	7,372	13	
	Public sector entities	2,208	281	56		2,128	281	56	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	219	507	132		216	389	98	
	Corporates	3,976	2,662	2,596		5,909	3,077	3,007	
	of which: SME	1,088	739	675		1,251	860	793	
	Retail	948	569	400		903	584	408	
	of which: SME	165	153	86		185	171	98	
AUSTRIA	Secured by mortgages on immovable property	572	570	271		516	512	244	
	of which: SME	283	282	132		252	249	118	
	Exposures in default	301	189	246	103	283	175	224	98
	Items associated with particularly high risk	7	4	5		8	4	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	86	86	85		56	56	48	
	Collective investments undertakings (CIU)	12	12	1		1	1	0	
	Equity	618	618	618		626	626	626	
	Securitisation								
	Other exposures	6,011	6,011	1,271		1,749	1,748	1,234	
	Standardised Total ²				131				109

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

					Standardise	ed Approach				
		A	s of 31/12/2	014		1	As of 30/06/2	2015		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	6.534	6.560	3.271		7.331	6.673	3.337		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	87	49	49		89	44	44		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	271	271	177		4	4	4		
	Corporates	34.951	13.942	13.830		34.034	15.439	15.323		
	of which: SME	18,590	7,021	6,923		13,726	7,082	6,967		
	Retail	21,626	8,290	5,444		21,326	8,469	5,545		
	of which: SME	14,229	4,339	2,480		13,064	4,516	2,581		
TURKEY	Secured by mortgages on immovable property	1,436	1,408	493		1,735	1,719	602		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	698	230	264	468	885	313	358	516	
	Items associated with particularly high risk	32	32	48		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	591	218	326		613	208	312		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	6	6	6		33	33	33		
	Securitisation	011	04.4	328		807	807	438		
	Other exposures	914	914	328		807	807	438		
	Standardised Total ²				480				522	

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

					Standardise	d Approach		Standardised Approach											
			As of 31/12/2	014		ı	As of 30/06/:	2015											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²										
	Central governments or central banks	7,026	7,214	73		7,464	7,656	79											
	Regional governments or local authorities	3,074	2,914	590		3,091	3,065	613											
	Public sector entities	116	72	37		112	45	22											
	Multilateral Development Banks	0	98	0		0	0	0											
	International Organisations	0	0	0		0	0	0											
	Institutions	922	933	425		982	1,002	388											
	Corporates	13,843	9,093	9,030		14,159	8,960	8,895											
	of which: SME	557	309	247		151	109	105											
	Retail	6,120	4,836	3,513		9,629	8,184	5,978											
	of which: SME	1,042	642	367		1,911	1,229	761											
POLAND	Secured by mortgages on immovable property	10,737	10,070	7,005		8,183	7,699	5,014											
	of which: SME	786	571	401		321	291	251											
	Exposures in default	1,754	563	634	1,186	1,795	570	644	1,202										
	Items associated with particularly high risk	0	0	0		1	1	1											
	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	36	36	36		38	38	38											
	Securitisation																		
	Other exposures	1,605	1,596	796		1,453	1,442	796											
	Standardised Total ²				1.407				1.437										

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

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

(2) Total value adjustificities and p	rovisions per country or counterparty odes not include securistisation exposures								
					Standardise	d Approach			
			As of 31/12/2	014		ı	s of 30/06/2	015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,704	1,462	734		953	960	553	
	Regional governments or local authorities	32	13	6		33	0	0	
	Public sector entities	60	48	24		67	57	57	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	61	60		1	1	1	
	Corporates	9,004	6,060	6,024		8,171	5,778	5,721	
	of which: SME	2,354	1,645	1,609		2,715	1,955	1,898	
	Retail	2,391	1,937	1,411		2,045	1,709	1,262	
RUSSIAN	of which: SME	380	234	134		118	108	62	
FEDERATION	Secured by mortgages on immovable property	309	308	107		340	337	118	
ILDENATION	of which: SME	10	9	3		6 717	5	2 448	
	Exposures in default	459	185	216	266	/1/	339	448	308
	Items associated with particularly high risk Covered bonds	0	0	0		U	0	0	
I	Claims on institutions and corporates with a ST credit assessment	704	166	202		592	477	710	
	Collective investments undertakings (CIU)	704	100	0		392	4//	710	
I	Equity	ľ	0	0		0	0	0	
I	Securitisation	0	-	,			0	U	
	Other exposures	377	377	67		367	367	188	
1	Standardised Total ²	-	,,,,		307				368
	Standardisca Total								

Standardised Total*

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

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

					Standardise	ed Approach			
			s of 31/12/2	2014		ı	As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	127	128	0		201	202	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	29	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,110	1,072	379		4,149	1,374	433	
	Corporates	2,790	2,085	969		2,540	2,199	859	
	of which: SME	435	332	332		226	51	51	
	Retail	60	51	38		56	46	35	
LINITED KINGDOM	of which: SME		4	2 384		1	1	0 408	
UNLIED KINGDOM	Secured by mortgages on immovable property	1,109	1,095	384		1,174	1,162		
	of which: SME Exposures in default	3 191	118	1 151	71	1 170	135	0 169	34
	Exposures in detault Items associated with particularly high risk	191	118	151	/1	1/0	135	169	34
	Covered bonds	2	2	3		2	2	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	2		282	282	58	
	Collective investments undertakings (CIU)	3	3	11		202	202	1	
	Equity	0	0	11		50	50	50	
	Securitisation	,	0			30	30	30	
	Other exposures	11	11	11		43	18	13	
	Standardised Total ²	**	- **		88		10	1.7	48

Standardized Total

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

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

					Standardise	ed Approach			
		А	s of 31/12/2	014		,	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	876	1.748	0		2.359	3.434	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	390	390	78		378	216	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	822	699	256		1,400	664	203	
	Corporates	1.548	977	614		1.484	984	581	
	of which: SME	24	19	18		2	1	1	
	Retail	14	9	6		26	10	7	
	of which: SME	1	1	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	4	4	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	57	15	15	30	53	14	17	32
	Items associated with particularly high risk	63	63	95		66	66	100	
	Covered bonds	763	763	83		552	552	62	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	8		2	2	2	
	Equity	86	85	85		115	114	114	
	Securitisation								
	Other exposures	14	14	14		16	16	16	
	Standardised Total ²				32				35

Parametric Section 10 cells (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

(2) Total value adjustments and pro	wisions per country of counterparty does not include securisusation exposures								
					Standardise	d Approach			
		ı	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	711	725	0		702	716	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	26	21	4		5	2	1	
	Corporates	668	535	516		781	638	614	
	of which: SME	353	287	267		389	318	294	
	Retail	510	418	250		536	452	270	
	of which: SME	433	353	202		461	386	221	
CZECH REPUBLIC	Secured by mortgages on immovable property	51	51	25		34	34	16	
	of which: SME	31	31	15		23	23	11	
	Exposures in default	109	33	41	76	70	36	46	32
	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) Equity	0	0	0		0	0	0	
	Equity Securitisation	y	9	9		9	9	9	
	Other exposures	295	295	214		294	294	207	
	Standardised Total ²	293	293	214	86	251	237	207	46

Standardised Total*

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

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

(-)	ovisions per country or counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		,	s of 31/12/2	014		,	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	334	334	0		170	170	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	141	145	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	935	714	162		1.753	671	145	
	Corporates	1,270	837	757		1,614	959	865	
	of which: SME	133	91	90		206	46	45	
	Retail	29	17	12		48	35	26	
LINITED CTATEC	of which: SME	9	7 8	4		3	1	1	
UNITED STATES	Secured by mortgages on immovable property	8	8	3		7	7	3	
	of which: SME Exposures in default	10	5	0	5	0	0	, ,	4
	Items associated with particularly high risk	32	32	48	3	25	25	38	-
	Covered bonds	32	32	10		23	25	30	
	Claims on institutions and corporates with a ST credit assessment	9	9	9		19	19	9	
1	Collective investments undertakings (CIU)	117	117	121		126	126	127	
1	Equity	1	1	1		6	6	6	
1	Securitisation						Ů		
	Other exposures	65	65	65		30	30	30	
1	Standardised Total ²				13				12

Standardised Total

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

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

EBA 2015 EU-wide Transparency Exercise

	UniCredit SpA						IRB Ap	proach					
				As of 31,	12/2014					As of 30	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	12.005	3	10.742	515	0	2	21.809	273	20.936	692	1	129
	Institutions	68.158	134	55.631	10.861	1	103	61.974	42	54.884	8.763	2	63
	Corporates	374.032	39.625	242.407	105.631	3.457	18.935	393.093	40.784	250.696	107.136	3.914	20.961
	Corporates - Of Which: Specialised Lending	27,324	3,628	25,142	11,015 29,386	25 2.075	1,366	25,269	3,111	23,216	10,443	25	1,365 11.094
	Corporates - Of Which: SME Retail	88,689	20,067	70,540			10,022	88,450	21,004	70,967	27,550	2,317 4,908	12,332
	Retail - Secured on real estate property	168,869	25,741	144,096	34,594	4,371	14,139	167,894	23,776	143,130	33,719		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	95,918 7.881	10,710 1.820	95,346 7.673	20,232	2,776 192	3,925 557	96,714 8,609	11,430 2.006	96,067 8.419	19,755 1,999	3,042 217	4,198 672
Consolidated data	Retail - Secured on real estate property - Of Which: non-		8.890		18.226	2,585	3,369	88.105	9,424	8.419 87.648	1.999	2.826	3,526
Consolidated data	Retail - Oualifying Revolving	88,037 8,739	8,890 503	87,673 5.184	719	2,585	3,369 468	88,105	9,424 505	5.231	736	2,826 54	3,526 460
	Retail - Other Retail	64.212	14.528	43,566	13.643	1,539	9,746	62.412	11.841	41.832	13.228	1.812	7.675
	Retail - Other Retail - Of Which: SME	53,111	13,737	33,756	9,229	1,525	9,164	49.683	11,365	31.180	8,396	1,781	7,073
	Retail - Other Retail - Of Which: non-SME	11.101	790	9,810	4.414	1,525	582	12,730	476	10.651	4.832	31	388
	Equity	481	,,,,	480	1.395	0	302	208	., 0	208	644	0	300
	Securitisation	9,445	Ů	9,327	2.557		0	12.682		12.377	2.346	Ů	0
	Other non credit-obligation assets	3.113		J.JE	879			IL.OOL		12.377	816		, i
	IRB Total				156,433						154.114		

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	2	2	143	13	0	1	24	23	189	13	1	17
	Institutions	20,391	2	19,979	3,194	0	10	17,510	8	17,166	3,245	1	10
	Corporates	140.484	30.057	87.399	43.436	3.261	12.857	147.377	31.705	88.479	41.508	3.709	15.997
	Corporates - Of Which: Specialised Lending	3.844	335	3.490	1.826	0	89	2.422	276	2.014	1.099	0	79
	Corporates - Of Which: SME	41.212	17.184	33.436	15.555	2.003	7.709	40.749	18.189	33.364	13.991	2.251	9.490
	Retail	114.174 63.465	23.809 9.969	95.471 63.421	23.250 14.550	4.267 2.759	7.734 3.157	109.594 62.891	21.920 10.719	91.706 62.866	21.187 13.616	4.806 3.024	10.946 3.830
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	6.106	1,660	5,999	14,550	2,759	502	6,079	10,719	5,984	1.641	3,024	603
ITALY	Retail - Secured on real estate property - Of Which: non-	57,359	8.308	57,422	12,761	2,572	2.654	56,813	8.873	56.882	11,975	2,812	3,227
TIALT	Retail - Qualifying Revolving	57,359	0,308	0 0	12,761	2,3/2	2,034	30,013	0,0/3	30,002	11,9/5	2,012	3,227
	Retail - Other Retail	50.709	13.841	32.050	8.700	1.507	4.577	46.702	11.200	28.840	7.571	1.781	7.115
	Retail - Other Retail - Of Which: SME	49.875	13.488	31.288	8.420	1.507	4.569	46.047	11.120	28.339	7.386	1.764	7.079
	Retail - Other Retail - Of Which: non-SME	835	353	761	281	0	8	656	80	501	185	17	36
	Equity	16	0	16	31	0	ō	5	0	5	10	0	0
	Securitisation			- 1									
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	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	1	0	699	0	0	0	1	0	1	0	0	10
	Institutions	4,746	0	4,318	680	0	0	4,834	0	4,244	626	0	13
	Corporates	88,616	3,332	57,951	15,956	10	1,497	90,298	3,066	59,857	16,742	8	1,513
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,532	1,290	5,360	1,248	0	401	5,329	1,179	5,114	1,250	0	472
	Corporates - Of Which: SME Retail	23.886	893 767	18.429	4.089	3	432 382	24.364 33.888	878 700	19.238	4.258 5.444	3	443 342
	Retail - Secured on real estate property	32.971	767 365	28.577	5.413 3.292	3						3	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	20.929	365	20.481	3.292 127	0	123	20.987 882	322 21	20.456 807	3.167 136	2	100
GERMANY	Retail - Secured on real estate property - Of Which: non-	20.122	343	19.753	3.164	2	118	20.105	301	19.649	3.031	2	93
GERMANT	Retail - Qualifying Revolving	5.133	33	2.578	341	0	29	5.032	34	2,529	340	2	27
	Retail - Other Retail	6,910	369	5.517	1.780	1	231	7.869	343	6.036	1.937	1	214
	Retail - Other Retail - Of Which: SME	2.057	83	1.483	452	1	60	2.078	86	1.514	491	0	57
	Retail - Other Retail - Of Which: non-SME	4.853	286	4.035	1.329	i	171	5.791	257	4.522	1.446	1	158
	Equity	74	0	74	221	0	1/1	54	0	54	168	0	0
	Securitisation					_							
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	231	231	231	0	0	100
	Institutions	3.658	1	3.045	447	0	1	4.003	1	3.422	433	0	2
	Corporates	40,755	1,810	27,551	8,559	138	1,280	39,895	1,712	26,606	7,753	127	1,161
	Corporates - Of Which: Specialised Lending	3,758	6	3,280	355	0	4	3,951	13	3,477	407	0	5
	Corporates - Of Which: SME	11,085	822	8,676	2,342	61	532	10,406	757	8,264	2,155	56	499
	Retail	19.397	1.063	17.766	5.264	97	992	21.806	1.048	19.866	6.320	95	967
	Retail - Secured on real estate property	10.055	335	9.959	2.174	12	328	11.350	350	11.261	2.756	13	257
	Retail - Secured on real estate property - Of Which: SME	927	136	905	81	4	35	1.603	135	1.583	213	4	61
AUSTRIA	Retail - Secured on real estate property - Of Which: non-	9,129	200	9,055	2,093	8	293	9,747	215	9,679	2,543	9	196
	Retail - Qualifying Revolving Retail - Other Retail	3,551	452	2,553	364	55	422	3,666	436	2,634	382	53	413
	Retail - Other Retail - Of Which: SME	5,790	276	5,254	2,725	30	242	6,790	262	5,970	3,182	29	297
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1.078	156	901	309	17	131	1.418	148	1.195	459	16	139
		4.712	121	4.353	2.416	13	111	5.372	114	4.775	2.723	13	158
	Equity Securitisation	159	0	159	546	0	0	123	0	123	419	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	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	363	0	6	3	0	0	355	0	1	1	0	0
	Institutions	3.655	0	1.085	732	0	1	5	0	3	2	0	0
	Corporates	3.201	58	2.400	1.132	0	14	5.635	61	3.187	1.842	0	28
	Corporates - Of Which: Specialised Lending	405	58	416	139	0	13	413	61	425	189	0	23
	Corporates - Of Which: SME Retail	186	U	192	149	0	0	192	0	197	153	0	0
	Retail - Secured on real estate property	9	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	1	0	1	0	0	
TURKEY	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
TURKLI	Retail - Qualifying Revolving	0	0	ń	0	0	ő	0	0	0	0	0	ő
	Retail - Other Retail	8	ō	1	0	0	ō	1	ō	1	ō	ō	ō
	Retail - Other Retail - Of Which: SME	8	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	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 ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	608	0	599	121	0	0	625	0	625	129	0	0
	Institutions	36	0	13	4	0	0	47	0	32	15	0	0
	Corporates	929	32	785	152	2	23	998	25	883	221	2	21
	Corporates - Of Which: Specialised Lending	461	20	416	53	2	15	465	20	392	52	2	16
	Corporates - Of Which: SME	122	4	126	30	0	4	180	4	187	69	0	4
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
201 4412	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	U	0	0	U	0	U	U	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: Hon-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	U	U 0	U	U	0	U	U	0	0	0		—
	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 ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	559	28	275	228	0	4	0	0	0	0	0	0
	Corporates	10,178	106	7,421	4,095	1	24	11,535	206	8,113	5,544	2	64
	Corporates - Of Which: Specialised Lending	123	0	129	46	0	0	129	0	129	127	0	0
	Corporates - Of Which: SME	205	16	341	232	0	1	165	15	112	45	0	0
	Retail	13	0	13	3	0	0	16	0	15	5	0	0
	Retail - Secured on real estate property	11	0	11	2	0	0	11	0	11	3	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-	11	0	11	2	0	0	11	0	11	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	5	0	4	1	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	1	0	1	0	0	0	5	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9.028	1	8.431	899	0	2	8.229	1	7.731	784	0	2
	Corporates	7.374	8	4.746	1.510	1	16	9.477	8	6.386	1.745	1	16
	Corporates - Of Which: Specialised Lending	863	0	786	204	0	2	883	0	833	207	0	1
	Corporates - Of Which: SME Retail	122	3	96	31	0	3	94	3	80	27	0	2
		67	5	66	15	1	3	66 57	5	65	13	1	2
	Retail - Secured on real estate property	58	3	58	14	1	1	57	3	57	11	1	1
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	5 53	0	5 53	0	0	0	5	0	5 52	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: Hori- Retail - Qualifying Revolving	53	3	53	14	1	0	52	2	52	11	0	1
	Retail - Qualifying Revolving Retail - Other Retail	3	0	2	1	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	2	1	1	0	0	,	2	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	2	1 6	1	0	2	1	1 2	1 1	1	0	1
	Equity	24	0	24	57	0	0	0	ا أ	1 6	0	0	1 0
	Securitisation	27	_	27	3/	, i	Ů		l	Ů	-	Ů	
	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 ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	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
FRANCE	Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outer Retail - Outer Manual Retail Retail - Other Retail - Of Which: SME	0 5.939 9.010 828 4 13 11 0 11 0 1 1 0 1 1 28	0 0 71 1 3 2 1 0 1 0 1	0 4.638 3.840 593 4 16 11 0 11 0 4 3 1 28	0 627 1.525 279 0 4 3 0 3 0 2 1 1 61	0 3 0 0 0 0 0 0 0 0	0 0 37 2 1 2 1 0 1 0 1 0	0 6.890 7.285 655 3 14 12 0 12 0 2 0 2	0 0 53 1 3 2 1 0 1 0 1 0	0 5.511 3.297 525 4 16 12 0 12 0 4 2 2 9	0 643 1.190 212 0 5 4 0 4 0 1 1 1 1	0 0 3 0 0 0 0 0 0 0 0	0 0 28 2 1 2 1 0 1 0 1 0
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	3,085	0	3,017	220	0	0	3,430	0	3,559	227	0	1
	Institutions	681	0	587	151	0	0	1,249	0	1,196	151	0	0
	Corporates	9.580	343	7.146	4.692	1	239	9.952	300	7.857	4.850	1	226
	Corporates - Of Which: Specialised Lending	2.435	113	2.263	1.486	0	30	2.322	97	2.143	1.592	0	52
	Corporates - Of Which: SME Retail	2.910	154	2.296	1.722	1	110	3.109	143	2.402	1.657	1	98
	Retail - Secured on real estate property	1.922	74 27	1.898 1.191	565 146	0	59 3	2.163 1.166	82 23	2.109 1.165	651 140	0	59
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	27	2/	26	146	0	3	31	23	31	140	0	3
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: non-	1.146	26	1.164	140	0	2	1.134	21	1.134	132	0	2
CZECII KEPUBLIC	Retail - Qualifying Revolving	46	15	46	12	0	15	61	33	61	12	0	17
	Retail - Other Retail	703	32	662	407	0	41	936	25	883	499	0	38
	Retail - Other Retail - Of Which: SME	75	8	64	42	0	8	122	8	110	52	0	8
	Retail - Other Retail - Of Which: non-SME	628	23	598	365	ő	33	815	17	772	447	o o	30
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

IRES 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 effe

							IRB Ap	proach					
				As of 31	12/2014					As of 30	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2.617 1.957	0	2.642 1.747	3 486	0	0	3.496 2.118	0	3.523 1.884	0 551	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9,870 243 54	0 2	4,992 160 49	1,755 53 62	0	11 0 7	10,976 250 21	0	5,654 181 19	1,879 61 15	0	13 0
	Retail Retail - Secured on real estate property	41 34	2	40 33	7	0	1 0	43 36	2	42 35	10 8	0	1 0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0 34	0 1	0 33	5	0	0	1 35	1	1 35	8	0	0
	Retail - Qualifying Nevolving Retail - Other Retail Retail - Other Retail - Of Which: SME	7	1 0	7	2	0	0	6	1 0	6	2	0	0
	Retail - Other Retail - Of Which: non-SME Equity Securitisation	7 90	1 0	6 90	2 256	0	0	6 1	1 0	6 1	2 3	0	0
	Securiosation Other non credit-obligation assets IRB Total												



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Lory)	GROSS DI	RECT LONG accounting value		OSITIONS (gross of ereign debt to oth		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	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 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	256 297 1.517 2.302 3.704 4.637 3,085 15,797	256 49 1.363 1.316 458 0 2,589 6,030	256 297 1.517 2.302 3.704 4.632 3,046 15,752	0 220 147 986 3.211 4.471 340 9,375	0 0 0 0 0 115 270 385	0 0 0 0 0 0 21 111	0 0 3 4 58 2 25	0 0 0 1 7 1 1 18	0 0 0 14 2 17 0	0 0 0 0 0 -8	117 449 -20 23 310 1 1	0 4 0 1 13 1 5	-116 -422 1 -54 -298 -9 -11	0 -33 0 -13 -10 -12 -14
[0 - 3M [Belgium	23 0 56 3 106 285 474	0 0 0 0 0 0	0 17 0 56 3 103 282 462	9,373 0 23 0 56 0 103 0	0 0 0 0 0 0	0 -6 0 0 3 0 282 280	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	183 29 29 0 39 1 1	0 0 1 0 2 2 2 7	-290 -32 -28 0 -38 -11 -14	-1 0 0 0 -8 -16 -18
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria	81 724 62 180 127 278 70	0 515 0 4 9 82 69	81 724 62 180 127 278 70	11 209 62 173 116 185 1	0 0 0 0 0	0 0 1 2 6 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	7 10 -21 -32 0 0 0	0 1 1 2 0 0 0	-8 22 17 41 -8 0 0	0 -1 -1 -1 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 -57 -1 0 0 0	0 16 0 0 0 0	0 17 8 10 0 0 0	0 0 -1 0 0 0
[0 - 3 M [Czech Republic	61 562 167 257 264 1.456 35 2,802	0 0 1 1 2 1 6	61 562 167 265 263 1.420 35 2,773	54 373 141 248 249 1.427 17 2,508	6 177 0 0 0 0 0	0 12 25 16 13 -7 12	0 310 0 60 703 0 146 1,220	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 -60 -12 -65 37 0 0	0 5 0 0 0	-29 100 21 66 -61 0	0 -1 -4 0 0 0
[0 - 3M [Denmark	1 33 18 0 0 0 0 52	1 0 0 0 0 0 0	1 33 18 0 0 0 0 52	0 0 0 0 0	0 31 18 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 4 3 0 0 0	0 0 0 0 0	0 -17 10 0 0 0	0 0 0 0 0
Total	Estonia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Finland	0 0 0 11 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 11 4 9 -1 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 4 9 -1 23	0 0 0 0 0 37 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 37 42 10	0 0 0 0 -8 -20 -5	0 4 3 0 0 0	0 0 0 0 0 0 1 9	0 -17 8 0 0 -5 -6	0 0 0 -1 0 0 -7 -8
Total	France	183 185 131 225 763 845 153	0 0 0 0 0 0	23 145 156 102 224 747 888 152 2,415	0 0 0 0 0 115 758 0	0 100 87 218 565 116 0 1,087	23 13 46 15 1 67 14 152 308	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	-33 0 0 0 0 0 0 0	31 179 3 -54 -119 4 4 4	10 0 5 2 0 1 7 30	-20 -62 -214 53 66 66 -47 -59	-15 0 -16 0 0 -1 -65 -76

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	SITIONS (gross e	xposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (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 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 [Germany	631 3.989 4.995 5,622 3,701 1,328 6,782 27,048	23 80 214 177 461 8 6,300 7,263	628 3.966 4,986 5,621 3,701 1,315 6,767 26,984	0 0 0 0 0 0 7	548 2.747 4,709 5,412 3,042 628 712 17,798	37 70 69 39 343 181 250 989	88 1.181 1,052 1,072 1,893 4,650 5,592 15,528	3 105 47 50 164 626 1,599 2,594	1.641 424 1,333 1,543 1,809 1,864 2,126	-13 -16 -52 -48 -251 -341 -876 -1,598	0 4 3 0 15 3 3	0 0 0 0 0 6 24 30	0 -4 -3 0 -15 -37 -46 -105	0 0 0 0 -6 -51 -59
[0 - 3M [Croatia	538 352 187 249 746 1.261 48 3,380	162 24 178 189 680 1.201 48 2,482	538 353 187 249 746 1.255 48 3,375	375 325 8 60 56 48 0	0 0 0 0 0	0 4 0 1 10 6 0	0 0 0 0 0 350 0	0 0 0 0 0 20 0	0 0 300 0 900 0	0 0 -15 0 -31 0	0 -60 -33 -32 -1 8 0	0 1 1 1 0 0 0 0	0 65 33 32 9 -16 0	0 -1 -1 -1 -2 -8 0
[0 - 3M [Greece	0 0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Hungary	10 102 43 29 283 563 4	3 0 9 0 26 52 0	10 102 45 27 253 552 -17	0 91 31 22 243 441 0	0 0 0 0 0 0	1 11 5 5 -18 57 -17	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	12 -5 127 -47 -12 0 0	0 2 4 2 0 0 0	-33 34 -130 54 2 0 0	0 -2 -2 -7 0 0
[0 - 3M [Ireland	0 0 0 0 0 1 0	0 0 0 0 0	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 4 23 0 49 0 0	0 0 0 0 1 1 1 4	0 -17 -10 0 -47 -6 -7	0 0 0 -9 -8 -10
[0 - 3M [Italy	4,359 9,810 13,369 8,058 17,926 11,681 3,346 68,549	3,819 258 128 38 410 0 1,148 5,800	4,098 9,348 12,933 7,690 17.418 10.607 3.125 65,220	426 6,371 12,632 7,710 15,884 9,909 1,788 54,720	0 20 0 1 0 0 0	-148 1,881 173 -98 309 546 88 2,751	0 0 1,504 6 505 3,910 5,925	0 0 0 2 1 46 2.676 2,724	0 0 7 0 16 152 65 239	0 0 0 0 -1 -2 -3	83 -79 -68 -56 -216 -25 4	0 14 18 1 8 8 8 34	-109 301 64 58 160 -59 -41	-1 -15 -26 -5 -4 -80 -88
[0 - 3M [Latvia	0 0 0 5 0 3 0	0 0 0 0 0	0 0 0 5 0 -2 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 5 0 -2 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 -49 8 -24 0 0	0 1 0 0 0 0 0	0 49 -8 49 -14 0 0	0 -1 0 -3 -2 0 0
Total	Lithuania	5 0 0 2 3 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 2 3 6 0	0 0 0 0 0 0	0 0 0 0 0	5 0 0 2 3 6 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	-03 0 -44 -7 -45 0 -7 0	0 1 1 1 0 0	0 57 10 52 -4 7 0	-5 0 -1 -1 -3 0 0 0
Total	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 -1 -1 -1	0 0 0 0 0 0 -1 -1



Sovereign Exposure

	(mln EUR)			micreale SpA				As of	31/12/2014						
	(IIIII EOR)		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long)	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)	<i>posicions</i> 0: 301	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	n 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 [Maita	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 -17 0 0 0	0 0 0 0 0	0 0 17 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	1 53 16 2 1 3 3	0 0 0 0 0	1 53 16 2 -17 2 0 56	0 0 13 0 0 0	0 0 0 0 0	1 51 3 2 -17 2 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 88 -8 0 153 1 1	0 1 0 0 3 2 8	0 -88 -24 0 -138 -12 -15	0 0 0 0 -8 -17 -19
[0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 5Y - 10Y F T 10Y - more	Poland	10 443 955 1.173 2.023 1.692 1.507 7,804	7 33 50 71 235 0 1,202 1,598	10 358 947 1.157 1.989 1.621 1.501 7,582	0 310 696 954 1.480 1.134 89 4,662	0 0 0 0 0	1 -56 26 -8 24 -16 11	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	10 -9 80 14 4 0	0 1 2 2 0 0	-10 14 -58 -10 -21 0 0	0 -1 -2 -2 -2 -2 0 0
Total	Portugal	0 0 0 33 0 42 30 105	0 0 0 0 0 0 0	0 0 0 0 33 0 42 33	0 0 0 0 33 0 42 33	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 500 0 0 0 0 0 500	0 11 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	233 86 110 301 489 -79 0	0 7 7 2 6 3 0	-186 -126 -178 -255 500 60 0	0 -1 -5 -3 -6 -3 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania	113 356 342 86 479 101 101 1,579	7 2 20 0 5 28 60	113 356 342 86 479 97 99 1,572	81 349 284 68 443 48 37 1,311	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 6 35 13 26 21 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	33 -53 -66 -4 0 0	0 1 2 2 0 0	-36 40 -76 15 -5 0	-18 -17 -6 -35 -8 -8 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	0 0 85 217 120 619 51	0 0 1 4 8 9 5	0 0 85 217 120 618 49	0 0 80 207 101 608 46 1,041	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 6 4 1 -2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -51 50 -44 21 0	0 0 0 0 0 0	-63 -17 72 -9 55 -54 -1 -2	-7/4 0 0 0 0 -2 -1 -2 -2 -7
[0 - 3M [Slovenia	0 45 123 8 158 114 113	27 0 45 37 5 23 19 113	0 45 123 8 158 114 113	0 0 77 3 127 95 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 4 0 0 0	0 0 0 0 0 0 0 0 1	8 0 -1 -1 -3	0 0 0 0 0 0 -2 -2
Total	Spain	561 104 901 1,902 36 22 822 822 282 4,070	0 0 0 0 0	561 104 910 1,902 38 22 839 282 4,098	302 104 622 205 14 0 656 260 1,860	0 113 1.697 23 22 0 23	5 0 176 0 0 0 184 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 34	0 0 0 0 0 0 0 0 -20	4 120 248 74 605 -16 2 2	1 0 1 6 11 1 3 16 38	-3 -168 -224 -84 -547 -21 -22 -27 -1,093	-4 0 -1 -4 -11 0 -31 -35
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	Sweden	4,070 0 1 0 0 1 1 0 0	0 0 0 0 0 0	4,098 0 1 0 0 1 0 0	1,860 0 0 0 0 0 0	1,878 0 0 0 0 0 0	359 0 1 0 0 1 1 0	34 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	-20 0 0 0 0 0 0 0	1,034 0 72 23 0 71 0 0	38 0 0 0 0 0 3 0 0	-1,093 0 -124 -3 0 -71 0 0 -198	-83 0 -1 0 0 -2 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	rereign debt to oth	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
			provisions) [1]		is a maturii (ty 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 4 3 0 112 0 0	0 0 0 0 0 0	0 -4 -3 0 -109 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	Iceland	0 0 23 0 0 0	0 0 0 0 0	0 0 23 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 23 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 -4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 0 0 0	0 0 0 -2 0 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 1 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 15 0 0 0 0	0 0 0 0 0 0	0 -17 -3 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0-3M] [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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1 V [1 Y - 2 V [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more	Japan	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -83 0 0 0 0	0 0 0 0 0 0	0 69 8 8 0 0	0 0 0 0 0
Total [0 - 3M [u.s.	0 11 65 2 0 189 98	0 0 0 0 0	0 11 66 2 0 189 97	0 5 62 2 0 148 97 0	0 0 0 0 0	0 5 4 0 0 41 0 5	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	-83 0 0 0 0 0	0 0 0 0 0 0	85 0 0 0 0 0	0 0 0 0 0



Sovereign Exposure

UniCredit SpA

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value		OSITIONS (gross e ereign debt to oth			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	positive 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	2 44 164 92 0 0	0 0 0 0 0	2 44 164 92 0 0 302	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 44 164 92 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	373 0 0 0 0 0 0	-1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 2 0 0 0 0	0 2 0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	-4 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 3 2 0 0 0 0 37 43	0 0 0 0 0 0 0 0 37 37	0 3 2 0 0 0 0 37 43	0 0 2 0 0 0	0 3 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 -14 -23 -6 0 0	0 0 0 1 1 0 0	0 0 14 23 6 0 0	0 0 0 -1 0 0 0
TO - 3M TO - 3M TO	Other Central and eastern Europe countries non EEA	185 656 557 383 698 1,394 446 4,321	28 28 56 26 232 80 192 642	185 656 557 383 664 1,356 400 4,202	150 616 441 198 367 1,192 32 2,997	0 0 0 0 0 0	4 9 61 11 -12 20 -10	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	123 277 510 -203 -2,710 -45 0	1 4 3 6 75 2 0	-145 -308 -618 126 2,706 41 0	0 -4 -4 -7 -79 -2 0
To - 3M	Middle East	9 83 0 55 0	0 9 83 0 55 0 147	9 83 0 55 0 147	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -121 -48 -98 -17 0 0	0 2 1 4 1 0 0	0 121 48 98 17 0 0	0 -2 -1 -4 -1 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	24 136 0 34 0 0 90	15 136 0 34 0 0 89	24 136 0 34 0 0 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 5 0 0 0	0 0 0 8 0 0	-10 0 0 0 6 0 0	-9 -9 0 0 -9 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 0 0 0 0 0 0 20 20	0 0 0 0 0 0 0 0 0 20 20	0 0 0 0 0 0 0 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 -12 -3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 3 0	0 0 0 0 0 0
Total Tota	Others	47 68 59 231 115 368 1,024	13 2 3 173 23 0 920	47 66 55 231 112 366 1,017	34 63 43 54 87 355 87 724	0 0 0 0 0	0 0 9 4 2 11 10	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	-13 -47 -543 -418 -422 -1.131 -3 0	3 20 59 41 179 0 0	26 530 450 435 1.111 0 0	-1 -2 -23 -67 -40 -174 -3 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) on sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a orther for the definition of the positions. The economic substance over the form must be used as a orther for the definition of the positions.



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (RECT LONG accounting value		OSITIONS (gross e ereign debt to oth	er counterpaties		DIRE	CT SOVEREIGN EXPO	SURES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			orovisions)			ty matching) (1)		Derivatives with p	ositive fair value	Derivatives wit	h negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [Austria	696 693 2.759 1.857 3.716 5.100 3,183 18,003	280 692 2.175 321 421 0 2,535 6,424	696 693 2.702 1.857 3.699 5.087 3,183 17,916	220 0 467 1.462 3.252 5.036 500 10,938	0 0 0 0 0 21 281 302	196 0 55 74 2 5 115	0 0 3 7 58 0 25 92	0 0 0 2 8 0 16 26	0 0 0 4 0 0 18 22	0 0 0 0 0 0 -8	126 205 23 0 323 1 1	0 2 1 0 12 2 5	-168 -195 -64 12 -311 -10 -9	-32 -1 -13 0 -9 -14 -11 -80
[0 - 3M [Belgium	2 30 62 24 1 104 267	0 0 0 0 0 0	2 30 59 24 1 101 266 483	0 23 54 0 0 99 0	0 0 0 0 0	2 7 5 24 1 2 266 306	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 32 0 75 65 2 1	0 0 0 0 2 2 2 7	0 -28 0 -73 -65 -15 -13	0 0 0 0 -7 -19 -16
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Bulgaria	58 161 96 227 81 477 238 1,338	0 1 0 24 8 85 69	58 161 96 227 81 477 236 1,335	58 161 96 201 73 383 168 1,139	0 0 0 0 0 0	0 0 0 0 0 6 -1 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 -21 -42 -6 0 0	0 0 1 1 1 0 0 0	-4 21 46 -2 0 0	0 0 -1 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	-45 -9 -1 0 0 0	0 0 0 0 0	18 18 10 0 0 0 0	0 0 -1 0 0 0
[0 - 3M [Czech Republic	240 413 319 173 229 1.422 110 2,905	6 1 1 2 3 1 6	240 405 318 172 205 1.397 103 2,840	229 412 291 165 202 1.408 102 2,809	0 0 0 0 0 0	5 -8 26 5 0 -12 -4	0 0 55 0 633 0 141 828	0 0 0 0 0 0 0	0 0 0 0 0 0 100 0	0 0 0 0 0 0 -2 0	-32 15 -35 30 0 0	0 0 0 0 0 0	52 0 39 -60 0 0 31	0 -4 0 -1 0 0 0
[0 - 3M [Denmark	37 0 18 0 0 0	0 0 0 0 0 0	37 0 18 0 0 0 0	0 0 0 0 0	31 0 18 0 0 0 0	0 0 0 0 0 0 2	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	9 16 0 0 0 0	0 0 0 0 0	-22 -3 0 0 0 0	0 0 0 0 0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Estonia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	25 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland	0 15 8 1 1 0 42 0	0 0 0 0 0 0	0 15 8 1 1 -17 42 -7 44	0 0 0 0 0 0	0 0 0 0 0 0	0 15 8 1 1 -17 42 -7	0 0 0 0 0 0 37 0 0	0 0 0 0 0	0 0 0 0 0 0 37 48 10	0 0 0 0 0 -6 -28 -4	0 0 3 -2 0 0 0	0 0 3 0 0 0 0	0 -13 10 -1 0 -3 -2	0 0 -1 0 0 -4 -3
Total [0 - 3M [17]	France	69 135 379 216 261 2.097 1.078 150 4,316	0 0 0 0 0 0	133 347 216 257 2.084 1.037 150 4,224	0 0 0 10 1.798 682 0	0 0 185 194 220 284 354 0	44 133 162 22 21 2 0 150 492	37 0 0 0 0 0	0 0 0 0 0 0	95 0 0 0 0	-38 0 0 0 0 0 0	2 31 76 -38 51 175 7 4	18 0 4 0 1 1 1 11 35 52	-9 -76 -34 -98 -149 -119 -64 -59	-8 0 -16 0 -1 -1 -1 -85 -74



	(min EUR)							As of	30/06/2015						
			RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	, , , , , , , , , , , , , , , , , , , ,	is a maturit	y matching) 1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	847 4.533 6,274 5,990 1,642 2,316 6,938 28,540	37 154 234 283 445 8 6,424 7,585	847 4.229 6,268 5,852 1,496 2,170 6,920	0 0 0 225 0 880 6	549 3.383 5,177 5,591 1,082 719 684 17,185	138 132 890 -108 65 69 659	373 1.062 799 1,126 2,408 4,421 5,847 16,036	22 26 27 54 166 557 1,415 2,266	140 1.250 1,182 1,205 2,309 1,552 2,391 10,029	-2 -27 -36 -23 -377 -300 -690 -1,456	0 3 0 0 15 6 5	5 0 0 0 2 9 77 93	0 -3 0 0 -15 -54 -65	0 0 0 -6 -72 -78
[0 - 3M[Croatia	139 638 387 656 626 897 14 3,357	6 272 153 642 542 863 14 2,491	139 638 387 656 623 892 14 3,348	130 366 232 14 82 26 0	0 0 0 0 0	3 0 3 0 -2 3 0	0 0 0 0 0 0	0 0 0 0 0	0 0 300 0 0 1.250 0	0 0 -39 0 0 -136 0	0 -12 -47 -14 9 0 0	0 0 1 1 0 0 0	-4 31 37 24 -19 0 0	0 0 -1 -1 -10 0 0
[0 - 3M[[3M - 1Y [Greece	0 0 0 0 0 0 0	0 0 0 0 0 0 0 8	0 0 0 0 0 0 0 9	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M[[3M - 1Y[[1Y - 2Y[Hungary	25 91 34 210 507 394 6	14 0 0 0 0 23 1 0	25 91 30 210 497 361 6	11 87 32 204 435 382 0	0 0 0 0 0	1 4 -2 6 38 -22 6	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	51 197 114 2 0 0 0 365	0 4 3 0 0 0	-27 -190 -95 -15 0 0	0 -2 -8 -1 0 0
[0 - 3M [Ireland	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 23 0 -27 37 0 0	0 0 0 0 0 0 7	9 -32 -1 13 -24 -2 -2 -38	0 0 -1 0 -9 -3 -2
[0 - 3M [Italy	4,558 6,594 11,975 12,055 19,747 11.101 3,141 69,172	3,195 1,512 14 154 427 0 986 6,288	4,253 6,404 11,818 11,910 19,399 10,101 2,999 66,885	479 3,466 10,986 11,617 18,216 9,562 1,868 56,194	0 21 1 0 0 0	-239 1,405 779 136 -63 395 45 2,459	0 0 2 1,501 -150 184 3,354 4,890	0 0 0 1 3 40 2,400	0 -6 0 0 14 -148 -60	0 0 0 0 0 0 -2	-195 161 -160 -173 -86 0 4	6 13 2 2 2 6 14 35 79	241 -119 248 63 114 -37 -57	-14 -21 -7 -1 -7 -104 -71 -224
[0 - 3M [Latvia	0 0 0 0 0 2 7 0	0 0 0 0 0 0 0	0 0 -1 0 2 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 -1 0 2 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 -17 44 0 0 0	0 0 0 0 0 0 0	0 0 11 -33 0 0	0 0 -2 -2 -2 0 0
To-3M T	Lithuania	0 0 0 7 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 -6 -5 3	0 0 0 0 0 0	0 0 0 0 0	0 0 0 7 -6 -5 3	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-50 -6 0 7 0	0 0 1 0 0 0 0	26 46 2 0 -8 0	0 0 0 -3 0 0 -1 -1
To-3M To-3M	Luxembourg	17 0 0 0 0 0 0 0	17 0 0 0 0 0 0 0	17 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG		OSITIONS (gross e		net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p		posicions of sov	is a maturit	ty matching)	omy where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -18 -1 0 0 0 0	0 0 0 0	0 18 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Netherlands	2 23 2 22 24 5 1	0 0 0 0 0	2 23 -9 16 18 5 0	0 13 0 0 0 0 0	0 0 0 0 0	0 10 -9 16 18 5 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 69 0 60 102 2 1	0 0 0 2 3 11	0 -87 0 -65 -80 -19 -19	0 0 -1 -7 -25 -23
[0 - 3 M [Poland	226 532 1.568 1.333 1.592 1.790 1.933 8,975	3 103 53 68 236 0 1,140 1,602	226 532 1.566 1.326 1.585 1.727 1.932 8,894	176 301 1.262 660 1.143 1.254 554 5,350	0 0 0 0 0	20 95 69 9 18 -36 25 200	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	33 97 -22 37 -9 0	0 1 1 1 1 0 0	-48 -65 -36 -37 -4 0 0	0 -1 -1 -1 -2 0 0
「0 - 3M 「	Portugal	0 0 0 33 40 0 33 107	0 0 0 0 0	0 0 0 33 40 0 33 107	0 0 0 33 40 0 33 107	0 0 0 0 0	0 0 0 0 0	500 0 0 0 0 0 0 0 500	12 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-22 173 231 -53 -386 0 0	0 5 1 1 7 0 1	-3 -176 -190 58 374 0 0	-1 -3 -2 -2 -6 0 0
Total	Romania	46 355 90 241 511 266 33 1,542	4 21 0 4 1 56 30	46 355 90 241 511 261 33 1,537	41 300 76 224 485 174 2 1,302	0 0 0 0 0 0	0 34 14 13 25 30 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	8 14 53 -1 18 0 0	0 1 2 0 0 0	-9 -17 -49 -19 -8 0 0	0 -16 -25 -8 -7 0 0
Total	Slovakia	1 50 278 3 248 504 101 1,184	0 0 0 3 8 11 7	1 50 278 3 248 504 100	0 46 269 0 233 483 70 1,101	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 4 8 0 1 10 23	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	-25 31 12 36 0 0	0 0 0 0 0 0	-35 -22 2 -58 0 -1 -1 -46	0 0 0 -2 -1 0 -1 -1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia	40 149 3 96 69 127 100 583	40 48 0 19 4 30 95 236	1,184 40 149 3 96 69 126 100 582	0 94 2 68 65 97 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 13 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 -13 0 0 0 -1 -1	-3 0 0 0 0 0 -1 -1
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	581 269 2.589 3.830 1,718 4,025 750	0 0 0 0 0	581 269 2.589 3.830 1,718 4,025 750	467 269 665 1.203 1,706 4,025 687	113 0 1.924 2.627 12 0 22	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 34	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	63 148 623 -69 -25 3	0 5 8 1 0 5	-43 -122 -556 31 13 -32 -34	-2 0 -3 -8 -1 0 -42 -41
Total [0 - 3M [19] [3M - 19 [19] [11 - 29 [Sweden	13,762 0 0 0 1 0 0 0	0 0 0 0 0 0	13,762 0 0 0 1 0 0 0	9,022 0 0 0 0 0	4,698 0 0 0 0 0 0	0 0 0 1 0 0 0	34 0 0 0 0 0 0	0 0 0 0 0 0	34 0 0 0 0 0 0 0	-17 0 0 0 0 0 0	746 0 34 0 0 72 0 0	38 0 0 0 0 2 0	-741 -22 -12 0 0 -72 0 0	-95 0 0 0 -2 0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	DSITIONS (gross of vereign debt to oth	exposures (long) ner counterpaties	net of cash short only where there	DIRE	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 maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair Je
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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 3 0 76 45 0 0	0 0 0 0 0	0 -3 0 -73 -45 0 0	0 0 0 0 0
[0 - 3M[Iceland	0 0 25 0 0 0 0	0 0 0 0 0	0 0 25 0 0 0 25	0 0 0 0 0	0 0 0 0 0	0 0 25 0 0 0 25	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 -5 0 0 0	0 0 0 0 0	0 0 11 0 0 0	0 0 -3 0 0 0
[0 - 3M[Liechtenstein	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 0 0 0	0 0 0 0 0	-13 10 0 0 0 0	0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0 - 3M [Canada	0 0 0 0 1 0 0	0 0 0 0 0	0 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hong Kong	3 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
To - 3M	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	31 0 0 0 0 0 0 0 31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-90 9 9 0 0 0	0 0 0 0 0 0
TO - 3M	U.S.	68 9 1 1 0 155 6 239	0 0 0 0 0 0 0	68 9 1 1 1 -2 154 6	0 2 0 0 0 0 154 0	0 0 0 0 0 0	68 7 1 1 1 -2 0 6	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 -3



	(mln EUR)	As of 30/06/2015													
		GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash sh EXPOSURES (accounting value positions of sovereign debt to other counterpaties only where the				net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		gross of p			is a maturit	ty matching) (1)		Derivatives with	positive 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 [China	1 70 96 0 0 0 191 357	0 0 0 0 0 0 0 191 191	1 70 96 0 0 191 357	0 0 0 0 0 0	1 70 96 0 0 0	0 0 0 0 0 0	954 0 0 0 0 0 0 0	6 0 0 0 0 0 0	596 163 0 0 0 0 0	-15 -3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3 M [Switzerland	2 0 0 0 0 0 0	2 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	3 6 0 0 0 1 47 57	0 0 0 0 0 0 47 47	3 6 0 0 0 1 47 57	0 3 0 0 0 0	3 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 -8 -20 -19 0 0	0 0 1 1 0 0	0 8 20 19 0 0	0 0 -1 -1 0 0 0
[0 - 3M	Other Central and eastern Europe countries non EEA	108 754 439 452 1,227 1,377 415	30 22 51 82 278 101 195 760	108 754 439 450 1,217 1,360 401 4,730	75 710 342 218 839 1,212 22 3,418	0 0 0 0 0	0 21 46 10 7 3 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	99 441 -670 -620 -2,848 -23 0	1 2 6 13 106 2 0	-103 -471 560 589 2,860 30 0	-1 -2 -6 -15 -110 -2 0
[0 - 3M [Middle East	0 26 0 0 0 0	0 26 0 0 0 0 0	0 26 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 -50 -84 -76 0 0	0 1 3 4 0 0	0 50 84 76 0 0	0 -1 -3 -4 0 0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	14 111 39 0 0 0 97 261	14 111 39 0 0 0 97 261	14 111 39 0 0 0 97 261	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 7 -5 0 0	0 0 6 3 0 0	0 0 9 2 0 0	0 0 0 -9 -1 0 0
[0 - 3M [Africa	38 0 0 0 0 0	38 0 0 0 0 0 0 56 95	38 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 -13 -3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12 3 0 0	0 0 0 0 0
Total	Others	95 43 66 262 70 232 299 1,012 1,985	95 13 0 196 3 23 0 900	95 43 66 262 70 229 299 1,012	0 29 62 66 62 208 265 108	0 0 0 0 0 0	0 0 3 0 4 -3 34 3	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	-16 -51 -394 -516 -258 -1.179 0 0	1 2 51 52 30 118 0 0	16 76 371 536 222 1.182 0 0	-1 -6 -63 -47 -29 -114 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 criteral for the delibritation 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						npairment, accumulated value due to credit risk and Collaterals and			Gross carrying amount			Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and			
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
(min EUR, %)																
Debt securities (including at amortised cost and fair value)	149,372	61	322	322	57	112	0	163,083	15	344	335	32	171	0		
Central banks	1,638	0	0	0	0	0	0	1,384	0	0	0	0	0	0		
General governments	112,491	6	8	8	-2	2	0	127,263	13	170	170	-14	83	0		
Credit institutions	19,503	0	0	0	8	0	0	18,281	0	0	0	-2	0	0		
Other financial corporations	12,079	55	269	269	46	74	0	12,838	2	119	109	42	52	0		
Non-financial corporations	3,661	0	45	45	6	36	0	3,316	0	55	55	6	37	0		
Loans and advances(including at amortised cost and fair value)	594,985	8,169	85,409	85,407	2,589	43,871	25,671	623,541	7,483	83,131	82,909	2,375	42,354	28,724		
Central banks	15,927	0	0	0	0	0	0	26,672	0	0	0	0	0	0		
General governments	26,814	377	291	291	91	88	53	27,342	377	514	514	91	117	16		
Credit institutions	50,937	20	164	164	34	105	51	65,664	6	147	147	34	117	21		
Other financial corporations	49,935	96	2,510	2,510	84	1,286	486	48,815	61	2,623	2,619	81	1,547	665		
Non-financial corporations	301,211	3,289	61,929	61,928	1,672	31,617	17,290	305,337	3,020	59,751	59,572	1,460	30,459	20,053		
Households	150,162	4,388	20,515	20,515	709	10,775	7,791	149,710	4,019	20,095	20,056	709	10,115	7,969		
DEBT INSTRUMENTS other than HFT	744,358	8,230	85,730	85,729	2,646	43,982	25,671	786,624	7,498	83,475	83,244	2,407	42,526	28,724		
OFF-BALANCE SHEET EXPOSURES	299,875		3,299	3,250	283	1,042	838	323,382		5,349	5,240	306	1,069	972		

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

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

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



Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance me	nmount 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 guarantees received on			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non-	exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	17	13	4	4	0	12	12	3	3	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	4	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	13	13	4	4	0	12	12	3	3	0			
Loans and advances (including at amortised cost and fair value)	21,183	15,060	5,626	5,450	7,015	22,032	15,670	5,830	5,661	7,375			
Central banks	2	0	0	0	0	0	0	0	0	0			
General governments	71	59	13	13	45	74	59	15	15	41			
Credit institutions	134	21	12	12	0	114	21	11	11	1			
Other financial corporations	618	521	184	183	128	686	618	368	367	128			
Non-financial corporations	16,059	12,738	4,866	4,776	4,434	16,753	13,044	4,847	4,752	4,583			
Households	4,298	1,722	552	466	2,408	4,403	1,929	588	515	2,621			
DEBT INSTRUMENTS other than HFT	21,200	15,074	5,631	5,454	7,015	22,044	15,683	5,832	5,663	7,375			
Loan commitments given	593	383	4	4	109	663	448	3	3	125			

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	45,499	46,286	LRCom {20}	
В	Total leverage ratio exposures	960,995	1,005,419	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.73%	4.60%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	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	184,156	162,234	184,804	161,548				
of which: Other financial corporations	4,948	4,832	5,431	5,124				
of which: Non-financial corporations	77,499	65,456	76,810	64,808				
of which: Households	101,531	91,869	102,372	91,540				

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.