

Bank Name	Barclays Plc
LEI Code	G5GSEF7VJP5I7OUK5573
Country Code	UK

# 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	85,172	92,295	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	52,471	59,028	CA1 {1.1.1}	Artide 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,675	29,976	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	40,040	44,553	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	2,317	567	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	1,014	1,088	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	1,575	1,687	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-4,307	-3,604	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-10,435	-11,449	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	-1,387	-1,591	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-2,275	-2,159	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	-38	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 (b) 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 (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	•
Transitional adjustments	-748	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 (+/-)	-748	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)	14,369	15,267	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	14,369	15,267	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)	66,839	74,295	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	18,333	18,000	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	18,351	18,006	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)	-18	-6	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	515,492	529,589	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.18%	11.15%	CA3 {1}	-
Tier 1 Capital ratio	12.97%	14.03%	CA3 {3}	
Total Capital ratio	16.52%	17.43%	CA3 {5}	



### **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	375,681	388,054
Risk exposure amount for securitisation and re-securitisations in the banking book	7,773	7,767
Risk exposure amount for contributions to the default fund of a CCP	2,378	2,208
Risk exposure amount Other credit risk	365,530	378,080
Risk exposure amount for position, foreign exchange and commodities (Market risk)	47,005	42,742
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	5,246	3,257
Risk exposure amount for Credit Valuation Adjustment	19,908	18,765
Risk exposure amount for operational risk	72,744	79,646
Other risk exposure amounts	155	381
Total Risk Exposure Amount	515,492	529,589

<sup>(1)</sup> 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	22,522	12,116
Of which debt securities income	2,072	947
Of which loans and advances income	19,506	10,811
Interest expenses	6,722	3,505
(Of which deposits expenses)	2,148	1,002
(Of which debt securities issued expenses)	2,450	1,233
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	5
Net Fee and commission income	10,469	5,702
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	57	114
Gains or (-) losses on financial assets and liabilities held for trading, net	5,824	2,471
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-1,147	1,223
Gains or (-) losses from hedge accounting, net	-187	54
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	1,006	535
TOTAL OPERATING INCOME, NET	31,833	18,716
(Administrative expenses)	20,819	9,404
(Depreciation)	1,415	831
(Provisions or (-) reversal of provisions)	3,961	2,836
(Commitments and guarantees given)	5	-17
(Other provisions)	3,956	2,852
Of which pending legal issues and tax litigation <sup>1</sup>	2,023	
Of which restructuring <sup>1</sup>	120	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,777	1,385
(Loans and receivables)	2,817	1,361
(Held to maturity investments, AFS assets and financial assets measured at cost)	-40	24
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	221	76
(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	325	153
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	2,966	4,338
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,152	2,959
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,152	2,959
Of which attributable to owners of the parent	159	2,473



# 2015 EU-wide Transparency Exercise Market Risk Barclays Plc

		Α					M										IM					
	As of 31/12/2014	As of 30/06/2015					/12/2014										0/06/2015					
			VaR (Memoran	adum item)	STRESSED VaR (Mitem)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	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	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	15,470	13,461	394	148	1,168	699							371	136	1,221	683						
Of which: General risk	4,339	3,847	265	97	688	346							275	94	792	376						
Of which: Specific risk	11,131	9,614	129	51	480	354							96	42	429	307						
Equities	7,417	5,830	133	60	369	271							157	62	418	280						
Of which: General risk	682	515	133	60	369	271							157	62	418	280						
Of which: Specific risk	4,254	3,775	0	0	0	0							0	0	0	0						
Foreign exchange risk	429	252	119	19	272	78							55	19	265	98						
Commodities risk	25	13	45	18	164	67							44	19	110	71						
Total	23,341	19,556	427	164	1,315	917	117	103	12	35	31	23,664	330	136	1,228	892	266	275	9	22	20	23,186



#### Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	Barclays Plc				Standardise	ed Approach			
		ı	As of 31/12/2	1014			As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	132.105	134.177	3,649		141.842	144.380	3,300	
	Regional governments or local authorities	1,157	1,141	65		665	561	44	
	Public sector entities	1,471	1,385	457		1,366	1,350	457	
	Multilateral Development Banks	3,960	3,960	33		5,850	5,850	13	
	International Organisations	3,475	3,475	0		3,986	3,986	0	
	Institutions	33,751	30,508	3,802		42,243	30,596	3,075	
	Corporates	100,142	59,390	53,397		127,735	66,570	59,039	
	of which: SME	7,184	3,507	3,205		8,309	4,109	3,902	
	Retail	112,172	34,510	26,324		124,430	36,361	27,229	
	of which: SME	3,780	1,151	763		6,101	1,319	945	
Consolidated data	Secured by mortgages on immovable property	20,506	20,474	8,248		21,746	21,692	9,043	
	of which: SME	667	656	593		867	863	829	
	Exposures in default	7,211	3,928	4,989	3,241	5,866	3,130	3,966	2,624
	Items associated with particularly high risk	7,253	7,030	11,002		5,781	5,594	8,766	
	Covered bonds	1,102	1,102	220		1,491	1,491	298	
	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	849	847	1,761		1,030	1,028	2,177	
	Securitisation	0	0	0		0	0	0	
	Other exposures	3.664	3.662	799		4.651	4.651	817	
	Standardised Total	428,817	305,588	114,747	4,354	488,683	327,240	118,224	3,687

<sup>(1)</sup> 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			
		,	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	45,414	45,246	0		33,541	32,873	1	
	Regional governments or local authorities	21	21	5		164	73	15	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	15	15	0		16	16	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,556	7,402	521		8,508	7,254	546	
	Corporates	25,371	16,300	11,893		26,483	18,796	13,858	
	of which: SME	1.491	1.056	849		1.767	1.251	1.050	
	Retail	18,343	9,358	7,034		23,287	10,687	8,017	
	of which: SME	1.268	384	288		3.888	815	612	
JNITED KINGDOM	Secured by mortgages on immovable property	11,585	11,562	4,525		11,766	11,760	4,695	
	of which: SME	480	473	438		597	595	562	
	Exposures in default	1,501	834	1,006	665	1,669	1,067	1,288	593
	Items associated with particularly high risk	1.259	1.189	2.056		1.083	1.004	1.735	
	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	
	Equity	356	354	743		429	427	826	
	Securitisation	2,595	2,595	209		3,833	3.833	404	
	Other exposures	2,595	2,595	209		3,833	3,833	404	
	Standardised Total <sup>2</sup>		1		883				821

<sup>(1)</sup> 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. substituti

					Standardise	d Approach			
		,	As of 31/12/2	014			s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central governments or central banks	37,262	37,418	0		46,828	47,082	0	
	Regional governments or local authorities	22	22	15		14	14	14	
	Public sector entities	0	0	0		12	11	2	
	Multilateral Development Banks	848	848	0		1,138	1,138	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,378	9,208	312		15,351	11,116	344	
	Corporates	21,792	9,457	9,059		31,086	16,616	15,271	
	of which: SME	3	2	2		1,287	1,043	1,043	
	Retail	74,544	16,653	12,490		84,559	18,342	13,757	
	of which: SME	2	0	0		0	0	0	
JNITED STATES	Secured by mortgages on immovable property	957	954	433		1,705	1,705	763	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	659	232	247	427	1,050	408	579	596
	Items associated with particularly high risk	3,548	3,543	5,314		1,031	1,031	1,547	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	Ü	0	0		U	0	0	
	Collective investments undertakings (CIU) Equity	0 46	46	69		0 19	19	29	
	Equity Securitisation	46	46	69		19	19	29	
	Securitisation Other exposures	15	15	8		2	7	7	
	Standardised Total <sup>2</sup>	15	15	-	577				744

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).

					Standardise	d Approach			
			As of 31/12/2	014		,	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	5,743	5,743	27		1,238	1,238	13	
	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	8	7	2		2	2	1	
	Corporates	16	10	10		14	11	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1,717	669	1,043		1,766	614	460	
	of which: SME	0	0	0		0	0	0	
SOUTH AFRICA	Secured by mortgages on immovable property	31	31	11		30	30	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	42	42	42	0	58	55	55	3
	Items associated with particularly high risk	26	26	38		5	5	7	
	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	321	321	691		317	317	690	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup> sure value, is reported before taking into account any effect due to credit conversion factors or credit				141				157

<sup>(1)</sup> Original exposure, unlike Exposure-searches before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subst (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	10.592	12.538	0		16.313	19.160	0	
	Regional governments or local authorities	341	341	0		391	391	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	34	34	0		7	7	0	
	Institutions	5,041	3,060	76		5,377	2,611	66	
	Corporates	1.584	1.118	783		1.945	1.293	959	
	of which: SME	15	2	2		21	2	2	
	Retail	1,300	1,197	898		1,460	1,245	934	
CEDMANN	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	46	46	39		74	74	67	
	of which: SME Exposures in default	0	0 14	0	22	49	0	20	24
		45 180	179	14	32	49 67	16 66	165	34
	Items associated with particularly high risk Covered bonds	180	1/9	359 0		6/	0	165	
	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	13	13	19		6	6	10	
	Securitisation	15	15	19			l ů	10	
	Other exposures	1	1	0		1	1	0	
	Standardised Total <sup>2</sup>				43				46

Schlostrissal Local

(1) Original exposure, unlike Exposure value, is reported effect 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			
		ı	As of 31/12/2	014		,	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	5,270	5,270	0		12,337	12,337	0	
	Regional governments or local authorities	152	152	30		0	0	0	
	Public sector entities	132	68	14		138	138	28	
	Multilateral Development Banks	131	131	0		143	143	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,877	1,805	353		4,077	1,790	109	
	Corporates	3,876	2,786	2,283		3,966	2,772	2,278	
	of which: SME	323	159	159		308	128	128	
	Retail	263	154	115		264	124	93	
	of which: SME	8	2	1		8	3	2	
FRANCE	Secured by mortgages on immovable property	1,358	1,357	485		1,352	1,348	482	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	238	207	279	25	159	124	158	32
	Items associated with particularly high risk	208	193	325		244	229	392	
	Covered bonds	466	466	93		380	380	76	
	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	18	18	46		20	20	51	
	Securitisation								
	Other exposures	49	49	8		34	34	6	
	Standardised Total <sup>2</sup>				52				52

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 or Counterparty does not include Securistisation exosures

(2) Total value adjustments a	nd provisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
			As of 31/12/2	014		,	s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4	10	5		25	30	15	
	Regional governments or local authorities	1	1	1		0	0	0	
	Public sector entities	4	4	4		16	16	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	65	16		75	74	18	
	Corporates	2,350	1,827	1,726		1,999	1,176	1,176	
	of which: SME	72	60	60		74	60	60	
	Retail	936	900	675		708	668	501	
	of which: SME	31	27	21		31	26	20	
ITALY	Secured by mortgages on immovable property	373	373	131		333	333	121	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	456	145	212	311	493	157	229	336
	Items associated with particularly high risk	79	6	11		66	17	31	
	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	11	11	16		0	0	0	
	Securitisation								4
	Other exposures	111	111	18		111	111	19	

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

					Standardise	ed Approach			
		А	s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	16.958	16.957	0		17.466	17.466	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	126	126	0		32	32	0	
	Institutions	252	252	57		226	226	46	
	Corporates	1,515	977	901		1,595	978	868	
	of which: SME	58	19	19		91	29	29	
	Retail	88	4	3		64	6	5	
	of which: SME	25	0	0		5	1	1	
SWITZERLAND	Secured by mortgages on immovable property	244	244	86		266	266	95	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	68	61	65	5	83	75	91	8
	Items associated with particularly high risk	50	46	91		13	11	17	
	Covered bonds	365	365	73		905	905	181	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	4	4	0		2	2	0	
	Other exposures	4	4	0		2		U	
L	Standardised Total <sup>2</sup>				10				11

Standardised Total (

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

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

					Standardise	ed Approach			
		A	s of 31/12/2	014		1	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	105	105	0		0	0	0	
	Regional governments or local authorities	72	69	0		0	0	0	
	Public sector entities	41	33	29		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	319	297	60		265	243	35	
	Corporates	3.116	2.130	2.006		1.362	792	799	
	of which: SME	695	574	492		18	9	9	
	Retail	1,616	875	595		25	1	1	
	of which: SME	290	228	125		0	0	0	
SPAIN	Secured by mortgages on immovable property	178	177	100		57	57	36	
	of which: SME	64	64	37		0	0	0	
	Exposures in default	1,804	1,005	1,344	793	106	41	60	65
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		- 6	6	9	
		78	75	1		0	0	0	
	Other exposures	/8	/5	1		0	0	U	
	Standardised Total <sup>2</sup>				907				77

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

					Standardise	d Approach			
		A	As of 31/12/2	2014		į	As of 30/06/	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	3	3	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2,696	2,696	0		4,137	4,137	0	
	International Organisations	1,514	1,514	0		3,947	3,947	0	
	Institutions	196	195	40		201	201	41	
	Corporates	1,974	1,589	1,638		1,281	746	746	
	of which: SME	11	4	4		26	22	22	
	Retail	14	1	1		26	1	1	
	of which: SME	2	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages on immovable property	172	172	62		183	183	64	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	47	35	39	12	48	28	29	20
	Items associated with particularly high risk	84	84	126		96	96	143	
	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	2	2	2		0	0	0	
	Securitisation								
	Other exposures	47	47	47		26	26	26	
	Standardised Total <sup>2</sup>				13				20

Stationardised 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 pr	rovisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		,	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,414	1,414	0		2,384	2,384	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	794	794	159		698	698	140	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	97	96	19		41	41	8	
	Corporates	1,576	782	758		1,782	921	928	
	of which: SME	4	2	1		76	52	52	
	Retail	2	1	1		6	1	1	
	of which: SME	0	0	0		4	0	0	
NETHERLANDS	Secured by mortgages on immovable property	25	25	22		18	18	15	
	of which: SME	20	20	20		13	13	13	
	Exposures in default	11	5	7	6	11	5	7	6
	Items associated with particularly high risk	50	50	102		44	43	88	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	

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

## EBA STREET 2015 EU-wide Transparency Exercise Credit Risk - IRB Approach

	Barclays Plc						IRB Ap	proach					
				As of 31	12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustment
	(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	29.966	0	27.199	4.731	0	0	34.984	0	30.648	6.175	0	0
	Institutions	68.006	118	66.649	20.436	353	4	70.315	6	68.114	19.195	6	2
	Corporates	361.830	3.224	257.200	123.076	4.625	598	381.694	3.242	274.429	124.834	5.209	673
	Corporates - Of Which: Specialised Lending	17,724	925	17,310	13,919	0	78	18,016	804	17,531	13,090	0	103
	Corporates - Of Which: SME	33,537	1,317	31,147	18,581	2,701	289	35,378	1,407	33,503	19,804	2,508	286
	Retail Retail - Secured on real estate property	348,744	10,034	300,862	81,380	11,312	3,719	358,048	8,006	311,184	85,281	9,931 3,539	3,664
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	232,759	5,033	221,466	39,664	5,812	817	230,047	2,976	224,143	38,826	3,539	682
Consolidated data	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-	112	5.033	113	30	5.812	817	230.047	2.976	224.143	38.826	3,539	682
Consolidated data	Retail - Secured on real estate property - Of Which: Hon-	232,647 92.988	3,549	221,352 56.430	39,635 25,259	3,853	1.922	103.287	3,615	62,306	28,089	4,638	2.001
	Retail - Other Retail	22.997	1.453	22,966	16.456	1.648	980	24.714	1,416	24.735	18.365	1.754	981
	Retail - Other Retail - Of Which: SME	11.386	635	11.343	5,397	920	254	11.881	610	11.907	5,489	816	271
	Retail - Other Retail - Of Which: non-SME	11,611	817	11,623	11,059	728	726	12.833	806	12,828	12,876	937	710
	Equity	11,011	0	0	0	0	,20	0	0	0	0	0	710
	Securitisation	28.123	, in the second	28.123	7.773		0	31.940		31.940	7.767		0
	Other non credit-obligation assets				21.161						24.371		
	IRB Total				258,556						267,622		

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	5,633	0	5,605	86	0	0	7,875	0	7,853	119	0	0
	Institutions	17,349	4	15,749	4,158	4	2	19,017	5	16,724	3,929	4	1
	Corporates	130.415	1.776	104.265	57.357	2.803	359	142.929	1.831	115.150	61.240	3.435	412
	Corporates - Of Which: Specialised Lending	11.701	487	11.483	9.343	0	71	12.741	470	12.456	9.277	0	81
	Corporates - Of Which: SME	26.444	788	25.277	13.173	1.616	150	28.296	853	27.184	15.180	2.168	159
	Retail	277.208	7.038 2.823	233.392	58.645 25.493	7.852	2.520 122	298.879	5.571 1.307	256.938	64.240	6.864 1.660	2.610
	Retail - Secured on real estate property	178,175	2,823	168,061	25,493	3,111	122	188,685	1,307	184,721	27,261	1,660	155
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0						100 005	4 202	0	0	0	455
UNITED KINGDOM	Retail - Oualifying Revolving	178,175 82.918	2,823	168,061 49,224	25,493 21,399	3,111	122 1.620	188,685 92,492	1,307	184,721 54,530	27,261	1,660 4.143	155 1.674
	Retail - Qualifying Revolving Retail - Other Retail	16.115	1.213	16.107	11.753	1.228	778	92.492 17.701	1.150	17.687	13.166	1.062	781
	Retail - Other Retail - Of Which: SME	9.893	607	9.885	4.527	879	241	10.480	591	10.466	4.641	805	255
	Retail - Other Retail - Of Which: non-SME	6.222	606	6.222	7.226	349	536	7.221	560	7.221	8.525	257	525
	Equity	0,222	000	0,222	7,220	0	330	7,221	300	7,221	0,323	237	323
	Securitisation	, i		Ů			Ů	Ů	Ů	Ů			<u> </u>
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1.415	0	1.415	90	0	0	3.031	0	1.273	65	0	0
	Institutions	10,702	0	13,035	2,337	0	0	9,444	0	13,107	1,848	0	0
	Corporates	122,025	300	68,937	24,130	78	41	125,268	129	74,601	24,690	172	41
	Corporates - Of Which: Specialised Lending	582	1	561	533	0	0	246	0	196	214	0	0
	Corporates - Of Which: SME	38	0	38	12	0	0	50	50	50	92	91	0
	Retail	25	1	25	10	4	0	17	1	17	3	0	0
	Retail - Secured on real estate property	24	1	24	9	4	0	16	1	16	3	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	24	1	24	9	4	0	16	1	16	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	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 <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	987	0	970	172	0	0	4.903	0	5.097	2.276	0	0
	Institutions	2.504	0	1.746	738	0	0	2.507	0	1.736	749	0	0
	Corporates	24,433	625	18,529	13,693	1,264	179	29,763	834	20,611	12,107	1,083	189
	Corporates - Of Which: Specialised Lending	345	49	311	270	0	0	400	51	362	310	0	0
	Corporates - Of Which: SME	6,425	517	5,227	5,035	1,070	138	6,540	492	5,799	4,230	236	127
	Retail	30.963	1.396	28.147	11.545	983	637	32.656	1.311	29.207	12.448	1.413	657
	Retail - Secured on real estate property	19.380	854	17.842	4.651	392	260	20.619	787	18.477	4.772	404	247
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH AFRICA	Retail - Secured on real estate property - Of Which: non-	19,380	854	17,842	4,651	392	260	20,619	787	18,477	4,772	404	247
	Retail - Qualifying Revolving	4,730	317	3,473	2,201	176	186	5,055	272	3,713	2,488	321	219
	Retail - Other Retail	6,853	226	6,832	4,694	415	191	6,982	252	7,017	5,189	688	191
	Retail - Other Retail - Of Which: SME	1.477	26	1.443	864	38	12	1.383	16	1.422	841	9	16
	Retail - Other Retail - Of Which: non-SME	5.376	200	5.389	3.830	377	178	5.600	235	5.595	4.348	679	176
	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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	1.259	0	1.259	205	0	0	855	0	855	141	0	0
	Institutions	4.825	0	4.538	1.972	0	0	4.861	1	4.509	1.810	2	0
	Corporates	7.788	6	6.155	2.031	0	0	7.971	17	6.520	2.237	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	38	6	38	36	0	0	20	17	20	8	0	U
	Retail	4.554	168	3,295	1.194	105	85	4.856	172	3,588	1.320	116	81
	Retail - Secured on real estate property	12	100	3,295	1,194	105	0	4,030	1/2	3,300	1,320	110	01
	Retail - Secured on real estate property - Of Which: SME	0	0	12	0	0	0	,	0		0	0	ů
GERMANY	Retail - Secured on real estate property - Of Which: non-	12	1	12	4	0	0	3	0	3	1	0	ő
GERMANT	Retail - Qualifying Revolving	4,543	167	3.283	1.190	105	85	4.853	172	3,585	1.320	116	81
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure 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	2.323	0	1.222	90	0	0	2.189	0	1.091	82	0	0
	Institutions	6.301	0	6.239	2.020	0	0	7.199	0	7.193	2.266	0	0
	Corporates	7.589	0	5.473	2.110	0	0	7.641	0	5.703	2.277	0	0
	Corporates - Of Which: Specialised Lending	224	0	224	558	0	0	223	0	223	557	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	20	2	20	7	1	0	14	1	14	3	1	0
	Retail - Secured on real estate property	19	1	19	6	0	0	13	0	13	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	19	1	19	6	0	0	13	0	13	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	1	1	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	1	1	1	1	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	3,213	0	3,213	2,587	0	0	2,517	0	2,517	2,012	0	0
	Institutions	392	0	392	472	0	0	465	0	439	488	0	0
	Corporates	2,519	0	1,681	784	0	0	2,254	10	1,524	770	5	0
	Corporates - Of Which: Specialised Lending	152	0	125	66	0	0	149	0	122	65	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	17.595	692	17.770	5.293	1.896	204	16.927	710	17.097	5.578	1.150	220
	Retail - Secured on real estate property	17,582	681	17,758	5,289	1,894	193	16,916	699	17,085	5,576	1,149	211
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-	17,582	681	17,758	5,289	1,894	193	16,916	699	17,085	5,576	1,149	211
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	11	13	4	2	11	12	11	12	3	1	9
	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	13	11	13	4	2	11	12	11	12	3	1	9
	Equity	0	U	- 0	U	U	0	U	U	0	U	U	
	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 miligation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	87	0	87	0	0	0	53	0	53	0	0	0
	Institutions	2.784	0	2.557	396	0	0	2.847	0	2.733	502	0	0
	Corporates	2.651	6	1.999	549	35	0	2.998	6	2.326	600	32	0
	Corporates - Of Which: Specialised Lending	6	0	6	4	0	0	6	0	6	4	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	32	0	33	13	1	0	21	0	22	4	1	0
	Retail - Secured on real estate property	32	0	33	13	1	0	21	0	22	4	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	32	0	33	13	1 0	0	21	0	22	4	1	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	0	0	1 0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: Holl-SME	0	0	1 0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	U	U	0	0	U	0	0	0	U	-
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	83	0	83	66	0	0	439	0	439	252	0	0
	Institutions	491	0	475	427	0	0	725	0	757	445	0	0
	Corporates	2.322	71	1.808	1.231	325	0	1.940	67	1.451	1.119	323	0
	Corporates - Of Which: Specialised Lending	126	0	126	131	0	0	22	0	22	54	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	14,363	538	14,164	3,393	126	206	895	57	487	471	59	27
	Retail - Secured on real estate property	13.566	476	13.715	2.924	67	175	7	1	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	112	0	113	30	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	13,454	476	13,602	2,894	67	175	7	1	7	1	0	0
	Retail - Qualifying Revolving	797	62	449	469	59	31	887	57	479	469	59	27
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	1,585	0	1,585	158	0	0	618	0	618	82	0	0
	Institutions	1,063	0	987	190	0	0	888	0	721	144	0	0
	Corporates	7.081	28	5.822	2.235	0	4	6.912	29	4.833	2.133	0	20
	Corporates - Of Which: Specialised Lending	928	28	928	624	0	4	790	29	790	486	0	19
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	4	0	4	2	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	2	0	2	0	0	0
LUNGMONDO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	4	0	4	2	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	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	U	U	U	U	U	U	U	U		
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	405	0	405	40	0	0	248	0	248	22	0	0
	Institutions	2.288	0	2.285	576	0	0	2.562	0	2.559	675	0	0
	Corporates	8,191 67	2	6,217 67	2,533	13	1	8,382	14	6,274	2,499	54	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6/	0	6/	117	0	0	12	0	12	ь	0	0
	Corporates - Of Which: SME Retail	12	0	12	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	12	2	12		1	0	3	0	2	3	1	0
	Retail - Secured on real estate property - Of Which: SME		2	12	0	0	0	3	0	3	3	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-		2	12	6	1	0		0		2	1	0
NETTIERDANDS	Retail - Qualifying Revolving	0	o o	0	0	i i	ő	ő	ő	ő	0	Ô	o o
	Retail - Other Retail	ō	ō	ō	0	ō	ō	ō	ō	ō	0	0	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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



#### Sovereign Exposure

	(mln EUR)			Durciay3 1 ic				As of	31/12/2014						
	(IIIII EOK)		RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions)	positions of sov	is a maturit	ty matching) 1)	only where there	Derivatives with p	ositive 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&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 5 184 22 553 193 <b>957</b>	0 0 0 0 0	0 0 5 184 22 553 193	0 0 5 170 0 470 22 <b>667</b>	0 0 0 0 0	0 0 14 22 83 171 290	21 100 75 59 115 107 1,888 <b>2,365</b>	0 0 6 1 14 2 118	9 0 92 0 0 15 834	0 0 -1 0 0 -1 -26	491 332 332 357 515 189 0 2,215	1 2 6 7 22 12 0	237 304 287 380 592 216 0	-1 -2 -5 -9 -25 -11 0
To - 3M	Belgium	97 13 123 4 64 1,261 1,272 2,835	6 0 0 0 0 0	97 13 123 4 64 1,261 1,272 2,835	92 0 116 0 0 698 1,114 2,020	0 0 0 0 0 0	0 13 8 4 64 563 158 <b>809</b>	0 1.051 1.871 0 0 0 540 3,462	0 75 160 0 0 0 158 393	0 1.051 370 0 0 0 0 550 2,071	0 -6 -7 0 0 0 -360 -373	71 576 795 410 581 349 0 2,783	0 4 12 10 14 10 0	103 404 610 1.839 501 310 0	0 -3 -11 -20 -13 -8 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	36 156 51 124 325 0 0	0 1 0 2 9 0 0	34 186 59 189 259 3 0	0 -1 0 -4 -6 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0 36 0	0 0 0 0 0	0 0 0 0 0 0 36 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 36 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 5 10 0 8 0	0 0 0 1 0 1 0	0 0 0 10 7 3 0	0 0 0 -1 -1 -1 -1 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0 11 8	0 0 0 0 0	0 0 0 0 0 11 8	0 0 0 0 0 11 0	0 0 0 0 0	0 0 0 0 0	0 50 0 0 0 50 0	0 1 0 0 0 6 0	0 0 0 0 0	0 0 0 0 0	49 120 102 27 86 16 0	0 1 1 0 2 0	49 116 85 36 54 16 0	0 -1 -1 -1 -1 0 0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Denmark	25 0 4 1 0 23 0	25 0 0 0 0 0 0	25 0 4 1 0 23 0	0 0 0 0 0	0 0 0 0 0	0 0 4 1 0 23 0	427 0 0 0 83 58 0	17 0 0 7 12 0	40 100 573 18 0 0 0	-1 -3 -40 0 0 0	27 171 353 297 182 8 0	0 1 1 1 2 0	27 189 298 207 179 41 0	0 0 -1 -1 -5 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	19 14 2 4 17 0	0 0 0 0 1 0	8 8 2 14 18 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 1 36 230 980 149 1,397	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 36 230 980 149 1,397	0 0 0 0 158 917 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 36 73 64 140	14 200 490 1,576 852 920 0 4,053	0 7 34 180 149 154 0	370 100 1,001 1,201 1,785 132 300 4,890	-15 -5 -59 -159 -103 -1 -96	56 130 418 114 108 115 0	0 0 1 0 1 0 1 0 0 3	130 122 245 124 87 26 0	0 0 0 -1 -1 -1 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	455 206 324 2.265 1.429 1.046 2,668 <b>8,394</b>	439 0 0 207 16 0 69 731	1,397 455 206 324 2.265 1.429 1.046 2,668 8,394	1,004 0 89 188 1,956 827 381 1,869 5,310	0 0 0 0 0 0	16 117 136 102 586 666 730 2,352	133 19 1,001 30 100 0 604 1,887	324 4 0 1 1 10 0 94 110	2,357 1.922 1.132 397 0 1.207 401 <b>7,417</b>	-241 -89 -103 -16 0 -61 -53	85 1.202 2.040 1.859 1.735 846 0	0 2 5 5 7 23 0	194 939 1.892 1.564 1.664 1.105 0	-3 0 -2 -6 -3 -4 -23 0



#### Sovereign Exposure

		_		Darciays Pic											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (	RECT LONG accounting value provisions)	NET DIRECT PO	ereign debt to oth	exposures (long) i ner counterpaties ty matching)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			1)			(i)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Germany	1.060 81 1,589 320 258 6,180 1,049	1.027 0 0 0 0 0 0 0	1.060 81 1,589 320 258 6,180 1,049	0 10 1,473 247 103 5,196 243	0 0 0 0 0 0	33 71 115 73 155 984 806 <b>2,238</b>	800 422 6,870 1,702 3,976 4,140 9,855 27,765	109 10 160 56 420 661 3,068 <b>4,484</b>	265 583 542 4,394 3,116 6,992 10,793 <b>26,684</b>	-42 -46 -30 -363 -312 -508 -2,049	164 452 1,190 1,016 1,085 538 0	0 2 5 8 9 2 0	230 777 1,073 1,039 1,532 442 0	0 -1 -5 -6 -11 -1 0
[ 0 - 3M [	Croatia	0 0 0 0 4 11 0	0 0 0 0 0	0 0 0 0 4 11 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 4 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [	Greece	0 0 0 0 0 0 0 21 22	0 0 0 0 0	0 0 0 0 0 0 0 21 22	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 21 22	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 4 8 1 68 0 0	0 0 2 0 22 0 0 24	0 4 8 1 81 0 0	0 0 -2 0 -25 0 0
To - 3M	Hungary	42 0 1 5 5 5 1	42 0 0 0 0 0 0 0	42 0 1 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 5 5 5 1	0 0 597 0 242 424 0 1,262	0 0 6 0 8 46 0	0 0 125 0 412 1,338 0	0 0 -1 0 -31 -46 0	182 618 536 339 342 55 0	1 4 7 7 10 3 0	147 497 357 475 382 92 0 1,950	0 -5 -5 -6 -10 -5 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	0 5 1 19 32 252 18 327	0 0 0 0 0 0 0	0 5 1 19 32 252 18 327	0 0 0 0 12 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 1 19 20 252 18 315	750 750 1,301 300 356 1,026 20 3,753	0 12 52 17 13 105 3	0 0 0 118 261 819 0	0 0 0 0 -111 -2 -48 0	109 468 442 566 609 147 0	9 12 4 0	103 286 440 542 523 160 0	-92 -2 -5 -10 -19 -4 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy	7 159 311 263 703 921 479 <b>2,844</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 159 311 263 703 921 479 <b>2,844</b>	0 0 0 0 3 0 15 13 31	0 0 0 0 0	7 159 311 259 703 906 466 2,812	0 0 0 0 0 898 133 7.500 <b>8,531</b>	0 0 0 0 0 44 22 2,223 2,289	0 888 2,649 6 12 70 259	0 -3 -31 0 0 -5 -78	389 1,740 2,003 1,876 5,138 2,272 419 13,836	1 9 18 20 34 78 48 207	489 1,729 2,153 2,019 4,364 2,315 232 <b>13,301</b>	-1 -9 -19 -22 -30 -66 -38
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	0 0 9 1 5	0 0 0 0 0	0 0 0 9 1 5	0 0 0 0 0	0 0 0 0 0	0 0 0 9 1 5	113 0 0 0 0 0 155	2 0 0 0 0 18	0 0 0 0 0	0 0 0 0 0	18 89 91 125 87 2	0 1 1 1 1 0 0	18 92 167 76 87 3	0 -1 -2 -1 -1 0
Total  [ 0 - 3M [	Lithuania	0 0 0 8 0 1	0 0 0 0 0	0 0 0 0 8 0 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 8 0 1 1	268 0 0 0 0 0 146 206 0	20 0 0 0 0 0 3 6	0 0 0 0 0 0 0 144 0	0 0 0 0 0 0 0	13 118 74 127 131 55 0	0 1 1 4 3 1	13 110 107 105 134 44 0	-5 0 -1 -1 -3 -1 0
Total  [ 0 - 3M - 1Y [	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	351 0 0 0 0 0 0 0	9 0 0 0 0 0	144 0 0 0 0 0 0 0	-4 0 0 0 0 0 0	518 0 0 0 0 0 0 0	8 0 0 0 0 0 0	513 0 0 0 0 0 0	-6 0 0 0 0



#### Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	SITIONS (gross e ereign debt to oth	xposures (long) er counterpa <u>ties</u>	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 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 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [	Netherlands	182 31 6 292 40 1.627 2.087 4,266	0 0 0 0 0 0 0 1,380	182 31 6 292 40 1.627 2.087 <b>4,266</b>	158 0 0 267 7 1.147 5	0 0 0 0 0 0	24 31 6 25 33 480 702 1,301	2,706 6,330 2,998 0 316 0 12,350	55 251 184 0 35 0 525	2,987 1,201 500 1,191 4,143 1.051 1,291 12,363	-2 -27 -43 -72 -721 -302 -660 -1,827	29 94 249 366 634 325 0 1,696	0 0 1 2 5 3 0	29 136 266 512 615 209 0	0 0 -1 -3 -6 -1 0
[ 0 - 3M [	Poland	0 2 29 0 127 134 1	0 0 0 0 0	0 2 29 0 127 134 1	0 0 0 0 10 3 0	0 0 0 0 0	0 2 29 0 117 132 1	0 0 0 0 0 0	0 0 0 0 0	0 468 0 0 0 0 0	0 -33 0 0 0 0 0	24 122 276 220 374 38 0	0 1 3 3 11 0 0	27 143 244 249 366 34 0	0 -1 -2 -4 -8 0 0
[ 0 - 3M [	Portugal	503 14 5 6 20 62 99	503 1 1 5 0 2 26 538	503 14 5 6 20 62 99	0 0 0 0 8 0 8	0 0 0 0 0	0 13 3 1 12 60 73	311 508 0 0 301 0 1,121	11 18 0 0 48 0 0	123 103 0 300 1,092 823 0	-15 -4 0 -29 -170 -83 0	272 292 559 373 802 324 0	1 1 7 3 22 20 0	304 385 377 437 743 323 0	-1 -2 -2 -4 -17 -20 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Romania	0 0 1 7 5 30 5	0 0 0 0 0	0 0 1 7 5 30 5	0 0 0 0 0 0	0 0 0 0 0	0 0 1 7 5 30 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	39 129 73 120 214 5 0	0 1 1 1 11 0 0	37 145 100 331 268 0 0	0 -1 -1 -3 -6 0 0
[ 0 - 3M [	Slovakia	0 0 1 14 10 56 18	0 0 0 0 0	0 0 1 14 10 56 18	0 0 0 0 0	0 0 0 0 0	0 0 1 1 14 10 56 18	1,204 611 496 234 701 484 0	29 13 14 3 16 16 0 91	83 0 40 97 4 0 0	-2 0 0 0 0 0 0	8 82 64 124 48 16 0	0 0 0 5 1 0	8 63 60 91 59 19 0	0 0 -1 -5 -1 0
[ 0 - 3M [	Slovenia	71 0 0 11 9 110 2 202	71 0 0 0 0 0 0 0	71 0 0 11 9 110 2 202	0 0 0 0 0 0 36 0	0 0 0 0 0 0	0 0 0 11 9 74 2 95	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 412 549 0	0 0 0 0 -37 -40 0	37 4 68 33 58 6 0	0 0 1 0 0 0	36 3 67 36 65 7 0	0 0 -1 0 0 0
TO - 3M	Spain	14 41 73 57 112 698 888 1,883	0 0 0 0 0 0	14 41 73 57 112 698 888 1,883	0 0 0 0 0 14 13 4	0 0 0 0 0 0	14 41 73 57 98 685 884 1,852	0 10 0 0 0 0 200 95 305	0 0 0 0 3 3 55 18 <b>76</b>	0 84 0 0 0 0 0 0 25 109	0 -8 0 0 0 0 0 0	367 834 1.644 2.209 1,429 498 0 6,980	1 5 22 29 19 3 0	346 806 847 1.571 1,548 534 0 <b>5,652</b>	-1 -5 -14 -26 -23 -4 0
TO-3M	Sweden	430 14 14 149 23 3 117 21	430 0 0 0 0 0 0 0	430 14 149 23 3 117 21	0 0 140 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 9 23 3 117 21	0 0 0 0 0 59 1,301 0	0 0 0 0 0 5 92 0	214 294 563 542 1,901 2,062 4	-12 -11 -44 -67 -171 -269 -1	82 151 506 158 156 60 0	0 1 2 1 1 1 0	3,052 80 162 398 180 240 42 0	0 0 -2 -1 -4 0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(HIIII EOK)	GROSS DI	RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	<b>P</b> 0310013 01 301	is a maturit	ty matching) (1)	om, mare mare	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	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	33 1.689 2,552 1.816 2,302 10,243 25,723 44,357	1 1.579 301 2 1 7 44 1,934	33 1.689 2,552 1,816 2,302 10,243 25,723 44,357	0 0 1,769 1,454 2,066 8,337 10,303 23,928	0 6 0 0 13 8,555 <b>8,574</b>	32 104 482 360 235 1,886 6,821	0 680 948 1,263 1,454 286 39	0 23 49 39 29 9 4	2.172 1.235 1,684 1,972 2,373 269 22 9,726	-62 -52 -53 -86 -72 -5 -2	0 29 8 0 0 0	0 0 0 0 0	0 50 0 0 0 0	0 0 0 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Iceland	0 0 4 0 0 4 0	0 0 0 0 0	0 0 4 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 4 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 250 0	0 0 0 0 -6 0	47 24 213 92 22 10 0	1 0 3 3 0 0	0 16 81 118 58 4 0	0 0 -2 -2 -3 -1 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
T 0 - 3M	Norway	83 0 0 0 0 0 0	83 0 0 0 0 0 0	83 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 0 257 0 0 40 250 587	0 0 1 0 0 2 82	99 457 134 283 89 0 0	-4 -45 -9 -26 -15 0	28 79 38 63 37 41 0	0 0 0 0 0 0	28 83 50 105 58 12 0	0 0 0 -1 -1 0 0
[ 0 - 3M [	Australia	25 13 0 0 0 0 0	4 0 0 0 0 0 0	25 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 13 0 0 0 0 0	0 0 0 203 0 11 143 51	0 0 3 0 2 16 0	67 0 101 68 0 92 0	-2 0 -1 -2 0 -4 0	8 123 250 487 482 0 0	0 1 4 11 15 0 0	54 134 103 672 475 0 0	-1 -1 -2 -15 -14 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Canada	10 2 5 1 1 93 8 7	8 0 0 0 0 0	10 2 5 1 1 93 8 7	0 0 0 0 0 92 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 5 1 1 4 7	635 948 62 0 0 7 0	23 24 1 0 0 0 0	328 1,193 1,736 291 21 0 0 0 3,240	-9 -34 -48 -19 -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	-33 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [	Hong Kong	0 0 31 0 19 7	0 0 0 0 0	0 0 31 0 19 7	0 0 0 0 0	0 0 0 0 0	0 0 31 0 19 7	2,099 0 0 0 0 0	0 0 0 0 0	0 0 0 0	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	Japan	57 6 198 172 51 704 816 1,584	0 0 138 0 0 0 0	57 6 198 172 51 704 816 1,584	0 0 0 0 0	0 0 0 0 0 0	57 6 60 172 51 704 816 1,584 3,393	2,099 0 0 0 0 0	0 0 0 0 0	0 0 0 0 345 0 0	0 0 0 0 0 -15 0 0	77 354 332 505 974 132 0	0 0 2 4 9 18 2 0	89 287 323 491 1,027 142 0	0 -2 -3 -9 -18 -2 0
Total	U.S.	3,531 36 1.525 3,833 9,168 7,496 10,868 11,154 44,081	7 403 0 0 0 0 0 410	3,531 36 1.525 3,833 9,168 7,496 10,868 11,154 44,081	0 0 2,465 7,269 4,618 6,173 4,460 24,985	0 0 0 0 0 0	3,393 29 1.122 1.368 1.369 2.878 4.695 6.694 18,686	0 0 0 0 0 0	0 0 0 0 0 0 0	345 2 0 0 0 0 0	-15 -1 0 0 0 0 0 0 -1 -1	2,374 101 275 232 266 265 101 0 1,000	35 51 0 0 0 0 3 0 0	2,358 189 206 296 98 178 157 0 1,125	-34 -44 0 -1 0 -2 0 -2



#### Sovereign Exposure

Barclays Plc

	(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	provisions) (1)	<i>posicions</i> 0: 301	is a maturit	y matching) (1)	<b>,</b>	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	2.057 89 0 0 0 0 2,146	2.048 0 0 0 0 0 0 0 0 2,048	2.057 89 0 0 0 0 0 2,146	0 0 0 0 0	0 0 0 0 0	9 89 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 [	Switzerland	0 221 1,179 883 299 0 0	0 0 0 0 0 0	0 221 1,179 883 299 0 0	0 221 1,179 883 299 0 0	0 0 0 0 0	0 0 0 0 0	840 4,485 2,850 1,014 2.052 318 0	5 23 27 33 33 24 0	2,195 5,017 4,351 3,331 768 144 0 15,807	-43 -31 -82 -147 -43 -20 0	0 0 20 0 0 0	0 0 0 0 0	0 6 28 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	600 354 316 130 56 100 57 1,613	236 0 0 0 0 0 0 0	600 354 316 130 56 100 57 <b>1,613</b>	246 0 26 0 0 0	0 0 0 0 0	118 354 290 130 56 100 57	1,453 907 0 0 82 0 2,443	30 7 0 0 2 0 0	2,455 1,868 165 0 440 0 37 <b>4,964</b>	-137 -129 -10 0 -7 0 -1	125 454 628 936 2.471 910 0	0 3 8 18 120 107 0	52 403 723 979 2.246 721 0 5,125	0 -3 -10 -20 -115 -104 0 -252
Total	Other Central and eastern Europe countries non EEA	1 0 0 0 193 17 25 236	1 0 0 0 192 0 0	1 0 0 0 193 17 25 236	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 17 25 43	0 0 0 0 0 0 0 103 0	0 0 0 0 0 0	0 0 0 0 0 0 370 0	0 0 0 0 0 0 -16 0	41 124 197 135 213 38 0	0 0 2 3 11 4 0	24 119 184 134 162 42 0	0 0 -2 -3 -9 -5 0
[ 0 - 3M [	Middle East	252 280 14 24 0 35 3	252 280 0 0 0 0	252 280 14 24 0 35 3	0 0 0 0 0 6	0 0 0 0 0	0 0 14 24 0 29 3	113 1.174 0 0 0 0	0 20 0 0 0 0	1.368 1.173 0 0 0	-115 -72 0 0 0 0	178 429 638 447 707 105 0	38 79 22 15 25 4 0	131 521 529 472 700 52 0	-38 -80 -33 -62 -23 -14 0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 10Y - more       ]	Latin America and the Caribbean	2 580 106 33 149 131 225	532 0 0 0 0 0 0 0	2 580 106 33 149 131 225	6 0 43 0 0 0 0	0 0 0 0 0 0	70 2 537 106 33 149 131 225 1.184	1,288 204 0 0 0 0 0 0 0	20 3 0 0 0 0 179 0	2,541 1,921 756 0 0 0 200 0	-187 -167 -182 0 0 0 -190 0	2,504 951 2,871 2,955 2,860 8,264 1,483 173 19,556	9 113 274 305 634 249 9	2,406 901 3,014 3,090 2,962 8,576 1,995 45 20,581	-250 -8 -129 -252 -317 -727 -165 -5 -1,604
[ 0 - 3M [ [ 3M - 1Y [ 1 1 2 2 Y [ 1 2 2 Y [ 1 2 2 Y [ 1 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 2 Y [ 1 3 2 2 2 Y [ 1 3 2 2 2 2 2 Y [ 1 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Africa	4,517 2,301 522 1,139 674 1,266 2,924	57 30 43 27 44 51 65 318	4,517 2,301 522 1,139 674 1,266 2,924 13,343	951 377 328 963 317 844 1.501 5,182	1,104 1,772 150 135 313 371 704 4,549	2,505 121 1 1 13 0 0 654 3,294	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	145 694 651 653 2.187 402 0	1,592 0 62 66 42 137 113 0	20,361 212 668 579 507 2,220 528 0	-1,804 -1 -63 -67 -38 -137 -118 0
To -3M	Others	13,343 141 42 49 83 309 900 162 1,685	0 35 34 0 226 526 0	141 42 49 83 309 900 162	136 0 0 0 0 0 0 0	0 0 0 0 0 0 0	5,254 5 7 15 83 83 374 162 729	1.577 0 1,026 0 231 963 8 3,805	50 0 8 0 23 94 3	2.255 2,034 13,777 8 113 0 0	-197 -304 -1,586 0 -1 0 -2,088	863 3,820 3,839 4,898 16,322 2,031 22 31,795	14 129 175 330 1.232 259 2 2,141	539 3,731 4,154 4,238 15,986 2,358 0	-13 -126 -182 -301 -1.175 -342 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. 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						
			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	provisions)	positions of soci	is a maturit	y matching) 1)	J.,	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 [ [ 3M - 1Y [	Austria	22 0 110 411 138 78 341 1,100	0 0 0 0 0 0	22 0 110 411 138 78 341 1,100	0 0 6 382 100 0 222	0 0 0 0 0	22 0 104 29 37 78 119 389	207 9 75 141 24 106 2,009 <b>2,570</b>	1 1 3 6 1 1 116 129	0 0 98 0 0 15 957 <b>1,070</b>	0 0 -1 0 0 -1 -35	0 74 286 340 489 223 4	0 0 4 5 17 10 0	0 42 231 373 555 199 0 1,400	0 0 -3 -7 -18 -8 0
[ 0 - 3M [	Belgium	267 18 64 334 24 1,243 1,125 3,076	124 0 0 0 0 0 0 0 0	267 18 64 334 24 1,243 1,125 <b>3,076</b>	99 0 0 298 0 916 917 2,230	0 0 0 0 0	44 18 64 37 24 327 208	1.129 1.867 0 0 0 0 541 3,537	19 87 0 0 0 0 133 239	1.050 369 0 446 0 0 649 2,515	-8 -14 0 -8 0 0 -298	0 329 718 498 721 328 9	0 1 7 10 16 10 0	0 251 682 2.002 567 281 0	0 -1 -7 -19 -13 -7 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   Total	Bulgaria	10 0 0 0 0 0 0	10 0 0 0 0 0 0	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 0 0 0 0 0	0 0 0 0 0 0	0 131 64 179 280 8 0	0 0 0 1 9 0 0	0 145 55 210 412 8 0	0 0 -3 -6 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 37 0 0	0 0 0 0 0	0 0 0 0 37 0 0 37	0 0 0 0 0	0 0 0 0 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 5 17 0 9 0	0 0 1 0 1 0	0 4 15 8 4 0	0 0 0 -1 -1 0 0
[ 0 - 3M [	Czech Republic	3 0 0 3 0 23 11	0 0 0 0 0 0	3 0 0 3 0 23 11	0 0 0 0 0 11 0	0 0 0 0 0 0	3 0 0 3 0 13 11	0 0 0 0 0 50 0	0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 70 116 56 83 30 0	0 0 1 1 2 1 0	0 68 101 62 72 37 0	0 0 -1 -1 -2 -1 0
[ 0 - 3M [	Denmark	46 1 770 890 0 9 19	46 0 0 0 0 0 0	46 1 770 890 0 9 19	0 0 767 888 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 3 2 0 9 19	1.019 514 0 16 80 57 0	24 8 0 1 13 16 0	395 638 80 0 0 0	-8 -70 -7 0 0 0	0 71 350 313 183 29 0	0 0 1 1 2 0	0 82 278 243 152 19 0	0 0 -1 -2 -4 0 0
TO - 3M	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 6 2 4 19 0 0	0 0 0 0 1 0	0 0 3 15 19 0	0 0 0 0 0 0 0
Total	Finland	29 1 6 57 208 537 99	26 0 0 0 0 0 0	29 1 6 57 208 537 99	0 0 0 56 183 404 99	0 0 0 0 0	3 1 6 1 1 25 133 0	31 689 1,073 840 841 726 0	1 25 80 104 128 110 0	105 1,088 599 749 1,738 300 0	-5 -31 -49 -103 -78 -75 0	0 33 366 124 120 124 0	0 0 1 0 1 0 1 0 0	37 0 33 312 133 92 29 0	-1 0 0 -1 -1 -1 0 0
Total   G - 3M     G 3M - 1 Y     T 1 Y - 2 Y     T 2 Y - 3 Y     T 2 Y - 3 Y     T 2 Y - 10 Y     T 2 Y - 10 Y	France	937 846 258 488 3.269 4.543 3.360 2.083	837 0 0 0 0 0 0 326 1,163	937 846 258 488 3.269 4.543 3.360 2,083 14,846	0 189 317 3.236 4.137 2.870 1,118	0 0 0 0 0	9 69 171 33 406 490 639	4,201 324 256 1,029 42 56 0 598 2,305	7 8 5 3 6 0 87	1,909 286 1,677 847 893 576 205 <b>6,393</b>	-341 -180 -54 -251 -34 -117 -33 -22 -691	0 658 1.761 1.727 1.418 1.405 85 <b>7.054</b>	3 0 1 5 6 5 15 3 3	598 0 299 1.689 1.347 1.638 1.551 114 6,637	-3 0 -1 -5 -5 -4 -14 -4



	(mln EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG		OSITIONS (gross e ereign debt to oth		net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fäir-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	1.130 210 3,680 1,811 2,463 3,206 1,066	1.114 0 0 0 0 0 0 0	1.130 210 3,680 1,811 2,463 3,206 1,066	0 10 3,654 1,672 1,850 2,561 346 <b>10,094</b>	0 0 0 0 0	16 199 26 139 613 645 720 2,358	416 4.097 3,771 1,837 4,334 3,017 8,747 <b>26,219</b>	1 84 58 71 472 486 2,609 3,781	306 1.533 4,145 1,879 3,095 4,198 7,077 22,233	-21 -38 -319 -68 -206 -387 -1,956	0 233 1,050 1,050 979 638 0	0 0 3 8 8 8 3 0	0 433 995 993 1,506 580 13	0 0 -3 -5 -11 -3 0
[ 0 - 3M [	Croatia	20 0 1 0 0 5 0	20 0 0 0 0 0 0	20 0 1 0 0 5 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 5 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Greece	0 6 1 0 1 4 3	0 0 0 0 0	0 6 1 0 1 4 3	0 0 0 0 0 0	0 0 0 0 0	0 6 1 0 1 4 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 10 8 1 76 9 0	0 4 4 0 36 5 0	0 8 9 1 87 0 0	0 -3 -4 0 -42 0 0
[ 0 - 3M [	Hungary	137 0 0 2 6 5 4	137 0 0 0 0 0 0 0	137 0 0 2 6 5 4	0 0 0 0 0	0 0 0 0 0	0 0 0 2 6 5 4	0 246 349 241 0 423 0	0 1 3 7 0 36 0	0 0 125 446 0 1,451 0	0 0 0 -72 0 -91 0	0 349 490 410 330 189 1	0 1 6 8 6 6 0	0 343 555 454 404 198 1	0 -2 -6 -6 -9 -6 0
「0 - 3M「 「3M - 1Y「 [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y] [5Y - 10Y[ [10Y - more	Ireland	15 3 0 1 22 40 25 <b>106</b>	14 0 0 0 0 0 0 0	15 3 0 1 22 40 25	0 0 0 0 12 0 0	0 0 0 0 0	1 3 0 1 10 40 25	749 371 1,298 300 530 933 20 <b>4,201</b>	13 15 55 18 5 57 2 165	121 0 0 0 0 356 268 0	-1 0 0 0 -42 -43 0	0 305 378 522 591 153 0 1,949	0 1 4 7 10 3 0	0 129 368 639 564 159 0	0 0 -3 -9 -16 -3 0
[ 0 - 3M [	Italy	92 192 263 363 750 993 480 <b>3,132</b>	777 0 0 0 0 0 0 0	92 192 263 363 750 993 480 <b>3,132</b>	0 0 0 177 49 299 13 538	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 192 263 186 701 694 467 2,518	0 0 0 0 0 688 132 6.676 <b>7,496</b>	0 0 0 0 0 19 21 1.589	0 5 2,684 6 13 71 256 3,035	0 0 -195 0 -1 -5 -92	0 834 2,004 1,950 4,092 3,646 538 13,063	0 2 12 13 24 78 49	0 822 2,104 2,052 4,264 3,634 327 13,203	0 -2 -12 -17 -27 -68 -41
[ 0 - 3M [	Latvia	0 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0 155 0	0 0 0 0 0 0 0 14 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 59 133 117 96 30 0	0 0 1 2 2 0 0	0 61 138 106 93 20 0	0 0 -1 -1 -2 0 0
[ 0 - 3M [	Lithuania	0 0 0 0 1 5	0 0 0 0 0	0 0 0 0 1 5	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 5	0 0 0 0 0	0 0 0 0 0	0 0 168 67 312 0	0 0 0 -25 -11 -30 0	0 114 104 129 137 45	0 0 1 4 3 0 0	0 69 117 97 142 69 0	0 0 -1 -3 -2 0
Total	Luxembourg	6 0 0 0 0 0 3 0	0 0 0 0 0 0	6 0 0 0 0 0 3 0	0 0 0 0 0	0 0 0 0 0 0	6 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	547 0 0 0 0 0 0 0	-66 0 0 0 0 0	530 0 0 0 0 0 0	9 0 0 0	493 0 0 0 0 0	-6 0 0 0 0



	(mln EUR)							As of	30/06/2015						
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	positive 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 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   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	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 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 [	Netherlands	1,497 15 33 962 910 1.152 545 <b>5,115</b>	1,335 0 0 0 0 0 0 0 0	1,497 15 33 962 910 1.152 545 <b>5,115</b>	122 0 0 908 846 456 194 2,526	0 0 0 0 0 0	40 15 33 54 65 696 351 1,254	4,370 4,742 0 2,266 0 0 0 11,377	87 164 0 29 0 0 0	799 449 499 4,284 2,636 1,048 1,288 11,004	-11 -16 -44 -282 -374 -270 -539	0 43 245 381 631 343 0	0 0 1 2 3 3 0	0 78 257 594 620 221 0	0 0 -1 -2 -5 -1 0
[ 0 - 3M [	Poland	0 28 36 0 24 76 1	0 0 0 0 0	0 28 36 0 24 76 1	0 0 0 0 9 3 0	0 0 0 0 0	0 28 36 0 14 73 1	238 0 0 0 0 0 0 0 238	2 0 0 0 0 0 0 0	238 0 0 0 0 0 0 0 238	-11 0 0 0 0 0 0 0 -11	0 111 313 230 409 78 1	0 0 2 3 11 1 0	0 122 248 285 394 52 0	0 0 -2 -4 -8 0 0
[ 0 - 3M [	Portugal	618 16 2 21 15 18 68	617 11 4 0 2 26 661	618 16 2 21 15 18 68 <b>757</b>	0 0 0 0 8 0 0	0 0 0 0 0 0	1 5 1 17 7 16 42 89	200 240 0 250 51 0 0	7 5 0 36 0 0 0	81 339 300 939 151 893 0	-4 -16 -20 -120 -13 -159 0	0 107 639 246 780 313 4 2,088	0 0 5 2 16 14 1	0 59 482 542 781 290 0	0 0 -2 -3 -13 -14 0
[ 0 - 3M [	Romania	179 0 0 1 0 39 5	179 0 0 0 0 0 0	179 0 0 1 0 39 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 0 39 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 121 109 123 212 10 0	0 0 1 1 1 11 0 0	0 108 124 358 333 1 0	0 0 -1 -3 -7 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Slovakia	67 1 7 0 0 27 14	67 0 0 0 0 0 0	67 1 7 0 0 27 14	0 0 0 0 0	0 0 0 0 0	0 1 7 0 0 27 14 48	0 202 612 153 645 0 0	0 3 10 1 14 0 0	0 0 19 7 38 530 0	0 0 0 0 -46 0	0 44 56 103 59 23 0	0 0 5 1 0	0 21 75 94 76 17 0	0 0 0 -5 -1 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Slovenia	183 0 0 5 3 50 1	183 0 0 0 0 0 0	183 0 0 5 3 50 1 <b>241</b>	0 0 0 0 0 12 0	0 0 0 0 0	0 0 0 5 3 38 1	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 446 595 0	0 0 0 0 -78 -103 0	0 4 86 38 58 28 0	0 0 1 0 0 1 0	0 3 128 39 63 25 0	0 0 -1 0 0 0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「 [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Spain	47 43 42 372 157 561 346	39 0 0 0 0 0 0 0	47 43 42 372 157 561 346 <b>1,568</b>	0 0 0 210 8 141 34 393	0 0 0 0 0 0	8 43 42 163 149 419 312 1,137	0 0 0 0 0 200 95	0 0 0 1 3 49 16	0 0 0 0 0 0 25	0 0 0 0 0 0 0	0 508 1.652 1.860 1,413 734 2 6,168	0 1 14 15 9 4 0	0 587 1.048 1.199 1,524 653 2	0 -2 -8 -10 -11 -4 0
Total	Sweden	1,568 358 17 632 256 13 59 766	39 358 0 0 0 0	1,568 358 17 632 256 13 59 766 2,101	0 0 631 241 0 0 726	0 0 0 0 0	1,137 0 17 0 15 13 59 40	295 168 0 863 0 59 1,396	69 3 0 6 0 5 134 0	25 251 351 357 779 3,695 1,894 4	-3 -7 -13 -51 -76 -154 -201 -1	6,168 0 35 382 155 176 62 0	0 0 1 1 1 1	5,013 0 35 276 218 274 46	-36 0 0 -1 -1 -4 0



	(mln EUR)							As of 3	30/06/2015						
		GROSS DIF		NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) refer counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	rovisions) 1)			y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	282 592 6,424 447 4,155 9,652 24,396 <b>45,946</b>	0 1 1,530 1 7 31 38 1,609	282 592 6,424 447 4,155 9,652 24,396 <b>45,946</b>	0 0 3,872 258 3,738 7,477 11,434 26,780	0 0 0 0 0 14 8,366 8,380	282 591 1,021 187 409 2,130 4,557 <b>9,178</b>	607 1,200 1,602 1,886 1,014 48 31 <b>6,388</b>	17 52 35 45 11 3 1	809 904 2,321 3,751 4,104 90 18 11,997	-50 -67 -173 -221 -171 -1 -2 -685	0 22 9 0 0 0 0	0 0 0 0 0	0 45 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Iceland	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 0 250 0	0 0 0 0 0 -5 0	0 22 245 136 13 11 0	0 0 2 3 0 0 0	0 12 123 148 69 4 0	0 0 -2 -2 -3 -1 0
[ 0 - 3 M [	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 - 3M [	Norway	235 0 0 0 0 0 0	235 0 0 0 0 0 0	235 0 0 0 0 0 0 235	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	91 82 0 89 0 44 284 <b>590</b>	2 2 0 0 0 2 79 <b>85</b>	1.179 57 193 125 57 0 206 1,817	-69 -2 -17 -16 -10 0 -12	0 34 38 86 41 44 0	0 0 0 0 0 0	0 73 58 109 61 13 0	0 0 0 -1 0 0
[ 0 - 3M [	Australia	28 9 0 0 0 0 0	28 0 0 0 0 0 0 0	28 9 0 0 0 0 0 37	0 0 0 0 0 0	0 0 0 0 0	0 9 0 0 0 0	353 206 0 0 11 89 0	5 3 0 0 2 2 20 0 30	446 103 0 69 0 34 0	-10 -1 0 -2 0 -3 0	0 120 280 638 481 79 0 1,598	0 0 3 13 14 3 0	0 132 192 788 537 62 0	0 -1 -2 -16 -16 -2 0
[0 - 3M [ [ 0 - 3M ] [ 13M - 1Y [ [ 11Y - 2Y ] [ 22Y - 3Y [	Canada	16 7 11 1 27 17 0	16 0 0 0 0 0 0	16 7 11 1 27 17 0	0 0 0 0 0 12 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 11 1 15 17 0	1,417 995 112 0 3 0 0 2,527	43 26 1 0 0 0 0	1,331 1,133 0 22 45 22 0 2,553	-10 -8 -23 0 -2 -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 0 0 0 0 0
[0-3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	4 0 0 0 0 0	4 0 0 0 0 0	9 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,333 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 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 [	Japan	304 33 33 36 336 498 1,493	292 0 0 0 0 0 0	304 33 33 36 336 498 1,493	0 0 0 0 0 0	0 0 0 0 0 0	12 33 33 36 336 498 1,493	0 0 0 0 0 0	0 0 0 0 0 0	0 0 366 0 0 0	0 0 -12 0 0 0	0 212 324 531 843 338 0	0 1 3 10 19 9	0 187 331 515 918 300 0	-1 -2 -10 -21 -8 0
Total  [ 0 - 3M [  3M - 1Y [  1Y - 2Y [  12Y - 3Y [  33Y - 5Y [  13Y - 10Y [  110Y - more	u.s.	2,733 1.078 1.228 1.908 5,317 6,817 17,408 15,034 48,790	292 693 218 0 0 0 0 0	2,733 1.078 1.228 1.908 5,317 6,817 17,408 15,034 48,790	0 0 559 0 3,635 3,863 12,922 7,138	0 0 0 0 0 0	2,441 385 450 1,908 1,682 2,954 4,486 7,896 19,762	0 0 0 0 0 0	0 0 0 0 0 0	366 0 0 0 0 0 0	-12 0 0 0 0 0 0 0	2,247 0 225 245 25 323 81 0	42 0 44 0 0 2 1 0	2,251 0 127 362 98 143 177 0	-42 0 -71 0 0 -2 -1 0 -73



	(mln EUR)	As of 30/06/2015													
		GROSS DIF	RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there			DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)			
		gross of p	orovisions) 1)			ty matching) (1)		Derivatives with p	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 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	2.622 0 0 0 0 0 0	2.592 0 0 0 0 0 0 0	2.622 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	30 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 [	Switzerland	364 1,089 1,203 425 15 0 0 3,096	364 0 0 0 0 0 0 0	364 1,089 1,203 425 15 0 0 3,096	0 1,089 1,203 425 15 0 2,732	0 0 0 0 0	0 0 0 0 0	1,761 7,446 2,892 2,423 1.033 32 0 15,588	27 18 44 29 21 2 0	701 4,105 5,660 1,853 510 0 0	-15 -31 -143 -48 -21 0 0	0 0 25 0 0 0	0 0 0 0 0	0 0 34 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	898 219 310 111 104 197 34 <b>1,874</b>	801 0 0 0 0 0 0 0	898 219 310 111 104 197 34 <b>1,874</b>	0 0 0 0 0	0 0 0 0 0	97 219 310 111 104 197 34	3,038 911 0 0 89 0 40 4,079	52 21 0 0 6 0 4	1,903 794 179 0 145 132 0	-85 -72 -25 0 -11 -5 0	0 323 853 1.261 2.409 1.365 0	0 1 8 22 57 29 0	0 258 897 1.401 2.253 1.178 85 <b>6,071</b>	0 -1 -9 -25 -53 -26 -2 -115
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	4 3 0 2 237 8 33 288	4 0 0 0 211 0 0	4 3 0 2 237 8 33 288	0 0 0 0 0	0 0 0 0 0	0 3 0 2 26 8 33	0 0 0 0 0	0 0 0 0 0 -1 0	0 0 0 0 0 513 0	0 0 0 0 0 -71 0	0 89 235 141 204 82 0 <b>751</b>	0 0 1 2 8 7 0	0 72 198 144 168 108 0 <b>690</b>	0 0 -1 -2 -7 -9 0
[ 0 - 3M [	Middle East	192 406 51 0 0 33 6	192 378 0 0 0	192 406 51 0 0 33 6	0 0 0 0 0 0 6	0 0 0 0 0 0	0 29 51 0 0 27 6	670 1.032 0 0 0 0	11 66 0 0 0 0	1.317 665 0 0 0 0	-28 -6 0 0 0	0 287 681 507 784 207	0 2 11 17 29 10	0 295 635 548 878 203 0	0 -3 -25 -66 -28 -22 0
Total [0-3M-11/] [3M-11/] [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Latin America and the Caribbean	88 80 372 78 57 140 31 63 821	570 55 0 0 0 0 0 0	80 372 78 57 140 31 63	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	25 372 78 57 140 31 63 766	1,702 0 0 0 0 0 0 0	77 0 0 0 0 0 0	1,981 0 0 0 0 0 0	-34 0 0 0 0 0 0	2,466 0 2,318 3,174 3,058 7,117 5,926 236 21,829	0 32 192 346 667 575 22 1,834	2,558 0 2,167 3,268 2,988 6,998 6,271 95	-144 0 -35 -192 -343 -714 -521 -13
Total   [ 0 - 3M     [ 3M - 1Y     [ 1Y - 2Y     F 2Y - 3Y     F 3Y - 5Y     F 3Y - 10Y     F 3Y - 10Y	Africa	821 3,804 2,484 949 843 1.052 1.118 3,218	182 32 46 33 51 51 64	3,804 2,484 949 843 1,052 1,118 3,218	748 701 649 589 454 576 1,354	91 913 1,671 191 182 503 491 671 4,622	1,962 80 63 39 44 0 1,129 3,317	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	21,829 0 376 552 579 1.647 1.836 46 5,036	1,834 0 1 4 8 48 89 6	21,787 0 386 479 484 1.621 1.975 0 4,944	-1,819 0 -1 -5 -5 -47 -100 0
107a    10 - 3M     3M - 1Y     1Y - 2Y     1Y - 2Y     3Y - 5Y     3Y - 5Y     10Y - more	Others	13,468 219 102 93 105 832 208 80 1,639	458 0 42 1 0 684 0	13,468 219 102 93 105 832 208 80	137 0 72 29 0 0	4,622 0 0 0 0 0 0	82 60 21 75 148 208 80 <b>674</b>	2.158 731 1,040 0 390 1.029 8	39 5 6 0 28 64 2	2.830 16,958 1,564 49 58 0 0	-43 -2,396 -18 -1 -1 -1 0 0	5,036 0 2,815 4,566 5,328 14,111 10,568 71 37,459	156 0 85 167 270 800 825 9	4,944 0 2,460 4,737 4,718 14,332 10,347 47 36,640	-158 0 -81 -165 -241 -808 -812 -8

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



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

	As of 31/12/2014							As of 30/06/2015							
Gross carrying amount				Accumulated impair changes in fair valu provisions	ment, accumulated e due to credit risk and			Gross carrying amount			Accumulated impair changes in fair value provisions <sup>4</sup>	ment, accumulated e due to credit risk and			
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which of which non-performing but past due >30		n-performing <sup>1</sup>	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures	
				Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures	
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	115,854	102	157	45	2	24	0	137,670	0	170	17	5	36	0	
Central banks	958	0	0	0	0	0	0	881	0	0	0	0	0	0	
General governments	82,108	0	0	0	0	0	0	100,558	0	0	0	0	0	0	
Credit institutions	14,137	0	0	0	0	0	0	15,674	0	0	0	0	0	0	
Other financial corporations	12,525	102	140	28	0	12	0	13,608	0	146	0	0	18	0	
Non-financial corporations	6,126	0	16	16	2	12	0	6,949	0	24	17	5	18	0	
Loans and advances(including at amortised cost and fair value)	804,507	5,448	11,710	10,335	2,652	5,468	3,379	876,176	4,141	12,730	11,009	2,821	5,533	4,440	
Central banks	3,117	0	0	0	0	0	0	52,243	0	0	0	0	0	0	
General governments	17,460	29	51	18	249	13	0	18,154	0	12	12	252	11	0	
Credit institutions	107,777	82	1	1	0	0	0	100,010	157	3	3	29	0	2	
Other financial corporations	237,511	385	213	117	39	65	11	228,405	309	520	477	32	53	46	
Non-financial corporations	141,951	1,511	4,336	3,300	1,173	1,710	942	157,316	906	4,064	3,037	1,192	1,602	1,591	
Households	296,690	3,440	7,110	6,899	1,190	3,680	2,426	320,047	2,769	8,131	7,479	1,315	3,867	2,800	
DEBT INSTRUMENTS other than HFT	920,360	5,550	11,867	10,379	2,654	5,492	3,379	1,013,846	4,141	12,900	11,026	2,826	5,569	4,440	
OFF-BALANCE SHEET EXPOSURES	396,666		2,368	2,368	93	28	15	425,971		2,309	2,309	48	64	2	

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

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

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



#### Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance mea	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	11	11	7	7	0	10	10	6	6	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	11	11	7	7	0	10	10	6	6	0			
Loans and advances (including at amortised cost and fair value)	7,686	1,518	866	398	7,486	7,737	2,807	893	705	9,954			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	13	12	12	12	1	12	12	11	11	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	74	3	2	2	2	92	10	3	2	2			
Non-financial corporations	2,113	908	381	289	1,072	2,142	918	366	276	1,207			
Households	5,487	594	471	95	6,412	5,491	1,867	513	415	8,745			
DEBT INSTRUMENTS other than HFT	7,697	1,528	873	404	7,486	7,747	2,817	899	711	9,954			
Loan commitments given	5	0	0	0	0	20	0	0	0	0			

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



### Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	59,081	65,305	LRCom {20}	
В	Total leverage ratio exposures	1,583,041	1,601,531	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	3.73%	4.08%	A/B	



### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage l [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered 1				
Loans and advances	264,583	258,700	290,480	282,862				
of which: Other financial corporations	452	446	468	454				
of which: Non-financial corporations	48,712	43,401	56,194	49,624				
of which: Households	215,419	214,853	233,818	232,784				

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