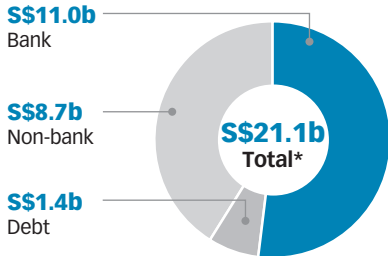


Chinks in the armour

Exposure to China



* 6.6% of total assets

Exposure to commodities

AS OF DEC 31, 2015

	OIL AND GAS		OTHER COMMODITY SEGMENTS	TOTAL
	UPSTREAM INDUSTRIES	TRADERS/DOWNSTREAM INDUSTRIES		
	(\$BILLION)			
Total exposure	5.0	7.1	8.9	21.0
Outstanding loans	3.8	3.9	7.1	14.8

} 3.6% of total loans
} 7% of total loans