

Basel 2
Pillar 3 Disclosure
September 30th, 2008 update

NOTE

For the parts of the disclosure not included in this update please refer to the June 30th, 2008 pillar 3 complete document.

Table 3 – Supervisory capital structure

Quantitative disclosure

(€ thousand)

Regulatory capital breakdown			
REGULATORY CAPITAL		30/09/2008	30/06/2008
A.	Tier 1 before prudential filters		
A.1	Tier 1 positive items:		
A.1.1	- Capital	7.173.694	7.323.240
A.1.2	- Share premium account	35.017.782	35.576.021
A.1.3	- Reserves	15.679.005	15.517.447
A.1.4	- Non-innovative capital instruments	1.545.959	1.492.564
A.1.5	- Innovative capital instruments	3.025.103	2.996.268
A.1.6	- Net income of the year/Interim profit	3.583.513	1.445.842
A.2	Tier 1 negative items:		
A.2.1	- Treasury stocks	-879.730	-880.754
A.2.2	- Goodwill	-22.747.396	-21.268.274
A.2.3	- Other intangible assets	-4.277.552	-4.208.770
A.2.4	- Loss of the year/Interim loss		
A.2.5	- Other negative items:		
	* Value adjustments calculated on the supervisory trading book		
	* Others		
B.	Tier 1 prudential filters		
B.1	Forward purchase commitments in respect of banks' own capital instruments	-537.042	
B.2	Negative IAS/IFRS prudential filters (-)	-456.410	-459.751
C.	Tier 1 capital gross of items to be deducted (A+B)	37.126.926	37.533.833
D.	Items to be deducted	-1.839.982	-1.903.740
E.	Total TIER 1 (C-D)	35.286.944	35.630.093
F.	Tier 2 before prudential filters		
F.1	Tier 2 positive items:		
F.1.1	- Valuation reserves of tangible assets		
F.1.2	- Valuation reserves of available-for-sale securities	358.524	401.306
F.1.3	- Non-innovative capital instruments not eligible for inclusion in Tier 1 capital		
F.1.4	- Innovative capital instruments not eligible for inclusion in Tier 1 capital		
F.1.5	- Hybrid capital instruments	4.273.317	4.266.025
F.1.6	- Tier 2 subordinated liabilities	18.563.463	18.766.916
F.1.7	- Surplus of the overall value adjustments compared to the expected losses		
F.1.8	- Net gains on participating interests		
F.1.9	- Other positive items	278.030	277.495
F.2	Tier 2 negative items:		
F.2.1	- Net capital losses on participating interests		
F.2.2	- Loans		
F.2.3	- Other negative items		

REGULATORY CAPITAL		30/09/2008	30/06/2008
G.	Tier 2 prudential filters		
G.1	Positive IAS/IFRS prudential filters (+)		
G.2	Negative IAS/IFRS prudential filters (-)	-179.262	-200.653
H.	Tier 2 capital gross of items to be deducted (F+G)	23.294.072	23.511.089
I.	Items to be deducted	-1.839.982	-1.903.740
L.	Total TIER 2 (H-I)	21.454.090	21.607.349
M.	Deductions from Tier 1 and Tier 2	-728.228	-980.751
N.	Capital for regulatory purposes (E+L-M)	56.012.806	56.256.691
O.	Tier 3	987.977	640.778
P	Capital for regulatory purposes included Tier 3 (N+O)	57.000.783	56.897.469

Table 4 – Capital adequacy

Quantitative disclosure

(€ thousand)

Capital adequacy		
Categories/Items	RWA	Requirement
A. CAPITAL REQUIREMENTS		
A.1 Credit and counterparty risk	482.417.370	38.593.390
1. Credit and counterparty risk	474.152.937	37.932.235
2. Securitizations	8.264.433	661.155
A.2 Market risk		1.458.107
1. Standardized approach		696.495
2. Internal models approach		761.612
A.3 Operational risk		3.342.367
1. Basic indicator approach (BIA)		334.397
2. Traditional standardized approach (TSA)		1.287.512
3. Advanced measurement approach (AMA)		1.720.458
A.4 Integration for "floor"		288.210
A.5 Other requirements		-
A.6 Total capital requirements (A.1+A.2+A.3+A.4+A.5)		43.682.074
B. RISK ASSETS AND CAPITAL RATIOS		
B.1 Weighted risk assets	546.025.929	
B.2 TIER 1 capital/Weighted risk assets (TIER 1 capital ratio)		6,46%
B.3 Capital for regulatory purposes (included TIER 3)/Weighted risk assets (Total capital ratio)		10,44%