Composition of capital

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	41,127		49,428		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	57,108		65,396		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-15,981		-15,968		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets [1]	2,973		2,077		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2,755	-0.6%	-3,051	-0.7%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,117		-1,129		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 [2]	-322	-0.1%	-285	-0.1%	COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-1,315	-0.3%	-1,634	-0.4%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	38,372	8.3%	46,377	10.4%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	38,372	8.3%	46,377	10.4%	
G) Hybrid instruments not subscribed by government	4,545		2,598		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	42,917	9.3%	48,975	10.9%	**COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)**
RWA	459,722		447,734		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	1,720		1,720		
I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios [3], as of 30th September 2011	513		513		
Sovereign capital buffer for exposures in EEA (H+I)	2,233		2,233		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	-34		0		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	3,002		-6,081		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	5,201		-3,848		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: (i) direct sovereign exposures in derivatives; (ii) indirect sovereign exposures in the banking and trading book

Composition of RWA

(in million Euro)

	Dec-11	Jun-12
Total RWA [1]	**459,722**	**447,734**
RWA for credit risk	376,784	371,687
RWA Securitisation and re-securitisations	4,274	4,624
RWA Other credit risk	372,510	367,062
RWA for market risk	31,483	23,697
RWA operational risk	51,455	52,350
Transitional floors	0	0
RWA Other	0	0

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	Austria	2,593	2,593	2,593	0	0	0	0	0	0		0	0	0
[3M - 1Y [		389	42	383	316	0	-5	0	0	30		-1	1	0
[1Y - 2Y [		115	99	115	1	0	11	4	-2	4		0	0	0
[2Y - 3Y [		42	33	42	0	0	9	0	4	0		0	0	0
[3Y - 5Y [		477	454	477	11	0	12	5	-3	0		0	0	0
[5Y - 10Y [		2,484	1,113	2,471	1,370	0	-13	90	5	0		-56	103	0
[10Y - more [		2,282	1,992	2,269	0	270	7	-1	0	0		0	0	0
Total		8,383	6,327	8,351	1,698	270	21	97	3	34	0	-57	104	0
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		32	0	32	0	0	1	0	0	30		0	0	0
[1Y - 2Y [		0	0	-2	0	0	-2	0	2	0		0	0	0
[2Y - 3Y [		1	0	-4	0	0	-4	0	-4	0		0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	3	0		0	0	0
[5Y - 10Y [		100	0	91	53	30	8	0	-1	0		-2	2	0
[10Y - more [		1	0	1	0	0	1	0	0	0		0	0	0
Total		135	0	118	53	30	5	0	0	30	0	-2	2	0
[0 - 3M [	Bulgaria	11	0	11	11	0	0	0	0	0		0	0	0
[3M - 1Y [		10	1	10	1	0	8	0	0	0		0	0	0
[1Y - 2Y [		88	2	88	15	0	11	0	0	55		0	0	0
[2Y - 3Y [		52	4	52	34	0	12	0	3	1		1	-1	0
[3Y - 5Y [		124	0	124	47	1	6	0	-4	63		-3	-3	0
[5Y - 10Y [		99	21	99	69	4	5	0	-2	0		1	-3	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		384	28	384	178	6	42	0	-3	118	0	-1	-7	0
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	-3	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	3	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	-4	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	-4	0	0	0	0	0
[0 - 3M [	Czech Republic	174	1	174	119	0	54	28	0	0		0	0	0
[3M - 1Y [		650	1	650	261	0	388	0	0	0		0	0	0
[1Y - 2Y [		71	8	61	16	0	37	0	0	0		0	0	0
[2Y - 3Y [		71	0	71	49	0	21	0	-1	0		0	0	0
[3Y - 5Y [		370	3	370	353	0	14	0	-2	0		-8	5	-1
[5Y - 10Y [		564	4	553	535	0	14	0	1	0		-1	8	-7
[10Y - more [		52	7	6	2	0	-4	1	0	0		0	0	0
Total		1,941	24	1,884	1,337	0	523	30	-1	0	0	-9	13	-8
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		4	4	4	0	0	0	0	0	0		0	0	0
Total		4	4	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	-22	0	0	-22	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		18	0	18	0	0	18	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		18	0	-4	0	0	-4	0	0	0	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	France	1	0	1	0	0	1	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	-10	0	0	-10	0	1	0		0	0	0
[2Y - 3Y [		1	0	-2	0	0	-2	0	-1	0		0	0	0
[3Y - 5Y [		5	0	-39	0	0	-39	0	-11	0		0	0	0
[5Y - 10Y [		44	0	-38	0	0	-38	0	6	0		0	0	0
[10Y - more [		13	0	-23	0	0	-23	0	0	0		0	0	0
Total		64	0	-110	0	0	-110	0	-6	0	0	0	0	0
[0 - 3M [	Germany	7,307	7,048	7,305	5	250	2	9	0	0		0	0	0
[3M - 1Y [		3,574	1,704	3,497	0	1,497	-26	6	0	320		0	0	0
[1Y - 2Y [		6,510	150	6,417	10	5,378	27	4	0	840		0	0	0
[2Y - 3Y [		4,448	192	4,380	25	3,571	-13	3	0	570		0	0	0
[3Y - 5Y [		1,417	126	1,412	60	514	713	-3	0	0		0	0	0
[5Y - 10Y [		1,503	498	1,474	0	612	364	-115	0	0		0	0	0
[10Y - more [		3,326	2,132	3,318	6	996	184	207	0	0		0	0	0
Total		28,085	11,850	27,803	107	12,817	1,251	111	0	1,730	0	0	0	0
[0 - 3M [	Greece (5)	10	5	10	5	0	0	0	0	0		0	0	0
[3M - 1Y [		69	0	69	3	3	0	0	-5	60		0	0	0
[1Y - 2Y [		33	0	33	3	0	0	0	34	30		0	0	0
[2Y - 3Y [		99	0	99	0	0	0	0	-18	65		0	0	0
[3Y - 5Y [		136	0	136	107	0	0	0	-194	61		0	0	0
[5Y - 10Y [		204	0	204	199	4	0	0	11	0		0	0	0
[10Y - more [		1	0	0	0	0	0	0	0	0		0	0	0
Total		551	5	550	317	7	0	0	-172	216	399	0	0	0
[0 - 3M [	Hungary	41	33	41	0	0	9	0	0	0		1	-1	0
[3M - 1Y [		210	28	210	136	0	46	0	-2	0		0	0	0
[1Y - 2Y [		80	23	80	43	0	5	1	3	9		0	0	0
[2Y - 3Y [		77	1	77	73	0	2	0	3	2		0	0	0
[3Y - 5Y [		123	41	123	74	0	1	0	-7	6		10	-10	0
[5Y - 10Y [		102	73	102	23	0	5	0	0	0		2	-2	0
[10Y - more [		57	57	55	0	0	-2	0	0	0		0	0	0
Total		691	257	688	348	0	65	1	-2	17	0	13	-13	0
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		36	0	36	0	21	15	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		36	0	36	0	21	15	0	-1	0	0	0	0	0
[0 - 3M [	Ireland	10	0	10	0	0	0	0	0	10		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		4	-4	0
[2Y - 3Y [		49	0	49	48	0	1	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	-2	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		60	0	60	48	0	1	0	-3	10	0	4	-4	0
[0 - 3M [	Italy	9,070	4,619	9,070	1,913	0	2,356	0	-1	180		2	3	-5
[3M - 1Y [		12,073	491	11,908	8,317	0	2,834	0	-1	265		0	4	-4
[1Y - 2Y [		4,495	482	4,344	3,425	0	383	0	2	53		127	-91	-36
[2Y - 3Y [		4,542	499	4,424	2,417	0	46	0	-10	1,462		37	-28	-9
[3Y - 5Y [		4,305	155	4,262	3,261	19	8	0	-59	818		530	-217	-313
[5Y - 10Y [		6,508	1,069	6,319	5,024	1	151	33	26	74		1,106	-464	-635
[10Y - more [		3,243	868	3,213	1,548	0	48	1,090	-7	774		610	-488	-179
Total		44,236	8,183	43,540	25,905	20	5,825	1,123	-50	3,627	0	2,412	-1,281	-1,181
[0 - 3M [	Latvia	3	0	3	3	0	0	0	0	0		0	0	0
[3M - 1Y [		17	0	17	17	0	0	0	0	0		0	0	0
[1Y - 2Y [		3	0	3	0	0	0	0	0	3		0	0	0
[2Y - 3Y [		2	0	2	0	0	0	0	0	1		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	-6	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		25	0	25	20	0	0	0	-6	4	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		2	0	2	0	0	2	0	0	0		0	0	0
[5Y - 10Y [		12	12	12	0	0	0	0	-2	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		15	12	15	0	0	3	0	-2	0	0	0	0	0
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Netherlands	22	0	22	20	0	2	0	0	0		0	0	0
[3M - 1Y [		1	0	1	0	0	0	0	0	1		0	0	0
[1Y - 2Y [		37	0	27	37	0	-10	0	0	0		0	0	0
[2Y - 3Y [		2	0	2	0	0	0	0	2	1		0	0	0
[3Y - 5Y [		3	0	3	0	0	1	0	-2	2		0	0	0
[5Y - 10Y [		3	0	-2	0	0	-2	0	-1	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		67	0	52	57	0	-9	0	-2	4	0	0	0	0
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0		0	0	0
[5Y - 10Y [		1	0	1	0	0	1	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		1	0	1	0	0	1	0	0	0	0	0	0	0
[0 - 3M [	Poland	89	16	89	18	0	16	0	0	39		0	0	0
[3M - 1Y [		913	78	913	360	0	48	0	0	438		-2	2	0
[1Y - 2Y [		712	32	711	423	0	12	0	1	252		2	-2	0
[2Y - 3Y [		682	71	682	479	0	27	0	1	103		0	0	0
[3Y - 5Y [		1,438	154	1,437	1,070	0	15	0	-3	199		7	-2	-7
[5Y - 10Y [		2,755	951	2,753	1,459	0	21	0	-1	322		12	-10	-8
[10Y - more [		921	388	918	302	0	13	0	0	214		4	-4	0
Total		7,511	1,689	7,503	4,112	0	151	0	-2	1,567	0	23	-16	-15
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	3	0		0	0	0
[1Y - 2Y [		21	0	18	0	0	-2	0	6	20		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	-5	-15	0		0	0	0
[3Y - 5Y [		0	0	-5	0	0	-5	19	-52	0		0	0	0
[5Y - 10Y [		31	0	31	29	0	2	0	-10	0		16	-16	0
[10Y - more [		3	0	3	0	0	3	0	0	0		0	0	0
Total		55	0	47	29	0	-3	14	-68	20	0	16	-16	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	Romania	170	0	170	142	0	27	0	0	0		1	-1	0
[3M - 1Y [		334	18	334	283	0	27	0	0	5		0	0	0
[1Y - 2Y [		119	9	119	96	0	13	0	0	0		0	0	0
[2Y - 3Y [		115	2	115	104	0	9	0	2	0		0	0	0
[3Y - 5Y [		164	0	164	123	0	41	0	-3	0		3	-3	0
[5Y - 10Y [		70	27	70	37	0	7	0	-7	0		6	-2	0
[10Y - more [		65	65	65	0	0	0	0	0	0		0	0	0
Total		1,037	122	1,037	785	0	125	0	-9	5	0	10	-6	0
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		55	3	55	0	0	5	0	0	47		0	0	0
[1Y - 2Y [		147	1	147	125	0	1	0	0	20		2	-2	0
[2Y - 3Y [		47	0	47	46	0	0	0	0	1		0	0	0
[3Y - 5Y [		139	1	139	133	0	5	0	-5	0		5	-1	-1
[5Y - 10Y [		142	20	142	115	0	0	0	0	7		12	-12	0
[10Y - more [		26	0	26	26	0	0	0	0	0		6	-6	0
Total		557	25	557	445	0	11	0	-5	75	0	25	-24	-1
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		78	76	78	2	0	0	0	0	0		0	0	0
[3Y - 5Y [		72	6	72	66	0	0	0	0	0		4	-4	0
[5Y - 10Y [		293	217	293	76	0	0	8	-1	0		5	-8	0
[10Y - more [		2	0	2	2	0	0	0	0	0		0	0	0
Total		447	300	447	146	0	0	8	-1	0	0	9	-12	0
[0 - 3M [	Spain	39	0	39	0	0	39	0	0	0		0	0	0
[3M - 1Y [		599	0	599	515	0	76	0	0	8		0	0	0
[1Y - 2Y [		1,055	0	1,055	1,054	0	1	0	-1	0		10	-12	2
[2Y - 3Y [		18	0	8	0	7	1	0	0	0		43	-25	-18
[3Y - 5Y [		313	0	313	15	297	0	-15	-8	0		0	0	0
[5Y - 10Y [		47	0	43	0	43	0	0	-5	0		0	0	0
[10Y - more [		1	0	-1	0	0	-1	-5	0	0		0	0	0
Total		2,062	0	2,056	1,584	348	116	-20	-14	8	0	53	-37	-16
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0	0		0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		2	0	2	0	0	2	0	0	0	0	0	0	0
[0 - 3M [	United Kingdom	13	0	13	0	0	13	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		29	0	29	0	0	29	0	0	0		0	0	0
[5Y - 10Y [		18	0	-2	0	0	-2	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		60	0	40	0	0	40	0	0	0	0	0	0	0
TOTAL EEA 30		96,426	28,827	95,087	37,170	13,518	8,072	1,364	-350	7,465	399	2,496	-1,297	-1,221

Notes and definitions

(1) The exposures reported cover 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 guarantees

(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) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

(5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
			of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading(2)							
[0 - 3M [	Austria	1,559	1,327	1,559	190	0	10	0	0	30		0	0	0
[3M - 1Y [		89	84	89	0	1	0	0	0	4		0	0	0
[1Y - 2Y [		52	50	52	1	0	0	1	2	0		0	0	0
[2Y - 3Y [		162	81	161	76	0	4	0	3	0		-1	1	0
[3Y - 5Y [		864	348	863	515	0	0	5	-4	0		-7	7	0
[5Y - 10Y [		3,154	1,117	3,131	2,037	0	-22	80	4	0		-121	160	0
[10Y - more [		2,913	2,379	2,911	120	251	98	-1	0	50		-3	3	0
Total		8,792	5,386	8,765	2,940	252	90	85	5	84	0	-132	170	0
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		32	0	32	0	0	0	0	1	30		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	2	0		0	0	0
[3Y - 5Y [		55	0	55	55	0	0	0	-1	0		-4	0	0
[5Y - 10Y [		24	0	22	0	21	1	0	-1	0		0	4	0
[10Y - more [		0	0	-1	0	0	-1	0	0	0		0	0	0
Total		111	0	108	55	21	0	0	1	30	0	-4	4	0
[0 - 3M [	Bulgaria	1	0	1	0	0	1	0	0	0		0	0	0
[3M - 1Y [		87	2	87	16	0	11	0	0	55		0	0	0
[1Y - 2Y [		49	0	49	37	0	11	0	-1	1		0	0	0
[2Y - 3Y [		100	1	100	27	1	1	0	-1	65		-1	0	0
[3Y - 5Y [		65	0	65	61	0	4	0	0	0		-3	-2	0
[5Y - 10Y [		74	20	74	47	4	3	0	0	0		1	-1	0
[10Y - more [		7	0	7	7	0	0	0	0	0		0	0	0
Total		383	23	383	195	5	32	0	-3	121	0	-3	-3	0
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	-3	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	-4	0	0	0	0	0
[0 - 3M [	Czech Republic	162	1	162	0	0	161	16	0	0		0	0	0
[3M - 1Y [		754	0	754	606	0	148	0	0	0		0	0	0
[1Y - 2Y [		89	10	89	67	0	12	0	-1	0		-1	1	0
[2Y - 3Y [		121	0	121	113	0	8	0	0	0		0	1	-1
[3Y - 5Y [		512	2	512	469	0	41	0	-1	0		-29	29	0
[5Y - 10Y [		619	3	600	557	0	39	0	1	0		-18	30	-13
[10Y - more [		104	7	69	96	0	-34	1	0	0		-1	1	0
Total		2,361	24	2,307	1,908	0	375	17	-1	0	0	-50	63	-14
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		4	4	4	0	0	0	0	0	0		0	0	0
Total		4	4	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland	2	0	2	0	0	1	0	0	1		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		1	0	1	0	0	1	0	0	0		0	0	0
[2Y - 3Y [		10	0	10	0	0	10	0	0	0		0	0	0
[3Y - 5Y [		3	0	3	0	0	3	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		15	0	15	0	0	14	0	0	1	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) [1]	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading [2]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1] Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) [4]
[0 - 3M [	France	10	0	10	0	0	10	0	0	0		0	0	0
[3M - 1Y [		100	0	13	0	0	13	0	0	0		0	0	0
[1Y - 2Y [		6	0	6	0	0	6	0	0	0		0	0	0
[2Y - 3Y [		0	0	-3	0	0	-3	0	0	0		0	0	0
[3Y - 5Y [		1	0	-26	0	0	-26	0	-7	0		0	0	0
[5Y - 10Y [		0	0	-42	0	0	-42	0	5	0		0	0	0
[10Y - more [		129	0	108	0	0	108	0	0	0		0	0	0
Total		**245**	**0**	**67**	**0**	**0**	**67**	**0**	**-3**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	4,668	4,359	4,668	0	299	10	-4	0	0		0	0	0
[3M - 1Y [		2,177	90	1,929	15	1,796	-38	11	0	64		0	0	0
[1Y - 2Y [		6,454	167	6,373	6	5,683	74	-28	0	419		0	0	0
[2Y - 3Y [		2,511	147	2,511	0	1,320	163	15	0	827		0	0	0
[3Y - 5Y [		1,093	368	1,044	85	382	110	-22	0	90		0	0	0
[5Y - 10Y [		1,775	1,026	1,761	25	573	136	-36	0	0		0	0	0
[10Y - more [		3,143	2,339	3,133	6	615	73	369	0	100		0	0	0
Total		**21,820**	**8,497**	**21,418**	**137**	**10,669**	**527**	**305**	**0**	**1,500**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece [5]	5	5	5	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		39	0	39	39	0	0	0	0	0		0	0	0
Total		**44**	**5**	**44**	**39**	**0**	**0**	**0**	**0**	**0**	**21**	**0**	**0**	**0**
[0 - 3M [	Hungary	78	5	78	55	0	18	0	0	0		1	-1	0
[3M - 1Y [		345	42	345	272	0	21	0	1	10		0	1	0
[1Y - 2Y [		43	12	43	26	0	3	0	2	2		0	0	0
[2Y - 3Y [		156	0	156	146	0	3	0	2	6		3	-4	0
[3Y - 5Y [		129	37	129	90	0	2	0	-8	0		-1	1	0
[5Y - 10Y [		92	72	92	14	0	5	0	1	0		0	0	0
[10Y - more [		80	79	80	0	0	0	0	0	0		0	0	0
Total		**922**	**247**	**922**	**603**	**0**	**53**	**0**	**-2**	**19**	**0**	**2**	**-2**	**0**
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		24	0	24	0	0	24	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**24**	**0**	**24**	**0**	**0**	**24**	**0**	**-1**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		50	0	50	49	0	0	0	0	0		3	-1	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	-3	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**50**	**0**	**50**	**49**	**0**	**0**	**0**	**-3**	**0**	**0**	**3**	**-1**	**0**
[0 - 3M [	Italy	5,633	3,982	5,633	622	0	1,029	1	0	0		0	0	0
[3M - 1Y [		13,557	941	13,201	8,135	124	3,812	0	-1	187		5	7	-10
[1Y - 2Y [		8,669	317	8,516	7,779	0	292	1	1	128		158	-12	-128
[2Y - 3Y [		5,363	79	5,220	3,852	0	-42	0	-20	1,335		100	-43	-58
[3Y - 5Y [		5,780	95	5,741	4,388	20	421	1	-56	818		292	-59	-234
[5Y - 10Y [		7,121	916	6,746	5,272	0	-252	97	36	824		925	-242	-688
[10Y - more [		2,942	1,032	2,864	1,731	0	77	1,353	-8	24		553	-400	-210
Total		**49,064**	**7,362**	**47,920**	**31,779**	**144**	**5,336**	**1,453**	**-48**	**3,316**	**0**	**2,034**	**-749**	**-1,328**
[0 - 3M [	Latvia	6	0	6	6	0	0	0	0	0		0	0	0
[3M - 1Y [		10	0	10	7	0	0	0	0	3		0	0	0
[1Y - 2Y [		2	0	2	0	0	0	0	0	1		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	-1	0	0	-1	0	0	0		0	0	0
[5Y - 10Y [		13	12	13	0	0	0	0	-4	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**30**	**13**	**30**	**13**	**0**	**-1**	**0**	**-4**	**4**	**0**	**0**	**0**	**0**

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	1	0	1	1	0	0	0	0	0		0	0	0
[3M - 1Y [		15	0	15	15	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		4	0	4	4	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[5Y - 10Y [		1	0	1	0	0	1	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**22**	**0**	**22**	**20**	**0**	**2**	**0**	**-1**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	1	0	1	0	0	0	0	0	1		0	0	0
[3M - 1Y [		37	0	37	37	0	1	0	0	0		0	0	0
[1Y - 2Y [		3	0	3	0	0	3	0	0	0		0	0	0
[2Y - 3Y [		5	0	5	0	0	4	0	1	1		0	0	0
[3Y - 5Y [		2	0	2	0	0	0	0	-2	2		0	0	0
[5Y - 10Y [		1	0	-1	0	0	-1	0	-1	0		0	0	0
[10Y - more [		1	0	1	0	0	1	0	0	0		0	0	0
Total		**50**	**0**	**47**	**37**	**0**	**7**	**0**	**-1**	**4**	**0**	**0**	**0**	**0**
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0	0		0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**1**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	393	12	393	118	0	49	0	0	213		2	0	0
[3M - 1Y [		1,224	172	1,221	485	0	126	0	0	447		0	1	0
[1Y - 2Y [		969	42	969	640	0	40	0	1	249		0	6	-2
[2Y - 3Y [		264	49	264	165	0	3	0	0	47		-2	1	0
[3Y - 5Y [		1,950	153	1,895	1,569	0	-47	0	-2	222		-19	18	-11
[5Y - 10Y [		2,465	942	2,434	1,135	0	-9	0	-1	359		-15	28	-11
[10Y - more [		967	393	966	416	0	19	0	0	134		-17	10	0
Total		**8,233**	**1,764**	**8,142**	**4,529**	**0**	**181**	**0**	**-2**	**1,671**	**0**	**-52**	**64**	**-24**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	2	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	21	-11	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-39	0		0	0	0
[5Y - 10Y [		24	0	24	24	0	0	0	0	0		7	-5	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**24**	**0**	**24**	**24**	**0**	**0**	**21**	**-48**	**0**	**0**	**7**	**-5**	**0**

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	Romania	104	7	104	96	0	0	0	0	0		0	0	0
[3M - 1Y [		141	1	141	126	0	15	0	0	0		0	0	0
[1Y - 2Y [		286	12	286	260	0	14	0	-1	0		-1	1	0
[2Y - 3Y [		64	4	64	34	0	25	0	1	0		0	0	0
[3Y - 5Y [		156	0	156	152	0	4	0	-4	0		-5	1	0
[5Y - 10Y [		71	27	71	32	0	12	0	-5	0		0	0	0
[10Y - more [		70	68	70	2	0	0	0	0	0		0	0	0
Total		**891**	**121**	**891**	**701**	**0**	**70**	**0**	**-9**	**0**	**0**	**-5**	**2**	**0**
[0 - 3M [	Slovakia	2	2	2	0	0	0	0	0	0		0	0	0
[3M - 1Y [		38	3	38	0	0	21	0	0	13		0	0	0
[1Y - 2Y [		277	0	277	260	0	8	0	0	7		-2	2	0
[2Y - 3Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[3Y - 5Y [		176	1	176	175	0	0	0	-4	0		3	-1	-2
[5Y - 10Y [		88	20	88	62	0	-1	0	2	7		2	-2	0
[10Y - more [		31	1	31	30	0	0	0	0	0		4	-4	0
Total		**612**	**27**	**611**	**528**	**0**	**29**	**0**	**-3**	**27**	**0**	**6**	**-5**	**-2**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		105	105	105	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		2	0	2	2	0	0	0	0	0		0	0	0
[2Y - 3Y [		5	3	5	2	0	0	0	0	0		0	0	0
[3Y - 5Y [		387	287	387	99	0	0	0	0	0		4	-2	0
[5Y - 10Y [		78	3	78	74	0	2	7	-1	0		5	-3	0
[10Y - more [		2	0	2	2	0	0	0	0	0		0	0	0
Total		**580**	**399**	**580**	**179**	**0**	**2**	**7**	**-1**	**0**	**0**	**9**	**-5**	**0**
[0 - 3M [	Spain	509	0	509	509	0	0	0	0	0		0	0	0
[3M - 1Y [		1,031	0	1,031	1,029	0	2	0	0	0		3	-4	1
[1Y - 2Y [		1	0	0	0	0	0	0	-4	0		34	-23	-11
[2Y - 3Y [		23	0	16	14	6	-4	0	11	0		1	0	0
[3Y - 5Y [		283	0	282	0	283	-1	-16	-33	0		0	0	0
[5Y - 10Y [		16	0	14	0	15	-1	0	12	0		0	0	0
[10Y - more [		2	0	2	0	0	2	-6	0	0		0	0	0
Total		**1,865**	**0**	**1,854**	**1,553**	**304**	**-3**	**-22**	**-14**	**0**	**0**	**38**	**-27**	**-11**
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		1	0	1	0	0	1	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**2**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
TOTAL EEA 30		96,148	23,871	94,233	45,288	11,395	6,809	1,866	-143	6,777	21	1,853	-495	-1,380

Notes and definitions

(1) The exposures reported cover 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 guarantees

(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) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

(5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).