

Innovative instruments as of 31 December 2006

Data as of 31 December 2006		Innovative instruments (hybrids with step-up) - Highest level of consolidation - conso, subconso, solo data reported in the same excel sheet.										
Level of limit- calculated upon original own funds												
COUNTRY []		Non cumulative trust preferred securities	Equity contributed through silent partnership interest	Undated deeply subordinated non cumulative notes	Convertible Perpetual bonds	Other (Please specify)						
	Milion Euros (MEUR)	%	Milion Euros (MEUR)	%	Milion Euros (MEUR)	%	Milion Euros (MEUR)	%	Milion Euros (MEUR)	%	TOTAL	Where relevant and when requested, please use this column to specify the details of the characteristics of the instruments
Pari passu with ordinary share capital	x	=x/(x+y+z)	x1		x2		x3		x4		=x1+x2+x3+x4	
Senior to ordinary share capital only	y	=y/(x+y+z)	y1		y2		y3		y4		=y1+y2+y3+y4	
Senior to other instruments in addition to ordinary share capital	z	=z/(x+y+z)	z1		z2		z3		z4		=z1+z2+z3+z4	
Control Total	x+y+z	100%										
With voting rights (similar to those of ordinary shareholders)	x	=x/(x+y)										
to be exercised after a period without payment of dividends (please specify the period in years)												
to be exercised after other trigger event												
Other (please specify)												
Without voting rights	y											
Control Total	x+y											
Convertibility into ordinary shares												
on a trigger event												
at a fixed time (mandatory)												
at the initiative of the issuer												
at the initiative of the holder												
No conversion feature												
Convertibility into preference shares												
on a trigger event												
at a fixed time (mandatory)												
at the initiative of the issuer												
at the initiative of the holder												
No conversion feature												
Control Total												
Undated												
Dated												
Control Total												
Without call												
With call												
Control Total												
Step-up at the time of issue < or = 100 bps												
Step-up at the time of issue > 100 bps												
No step-up												
Other incentives to redeem (please specify)												
Control Total												
Write down of principal on a going concern basis												
Principal written down and up before the share capital is serviced												
Principal written down permanently												
Other (please specify)												
Principal cannot be written down												
Control Total												
Cumulative												
Cash												
Kind												
Non cumulative												
Control Total												
Issuer may not suspend payments (e.g. in case of dividend pushers)												
Issuer may suspend interest payments in case of												
Breach of regulatory solvency limits												
Breach of other limits fixed by supervisors												
Dividends not paid on other security class												
Solvency difficulties												
Other												
Control Total												
Coupon payment in kind feature												
No coupon payment in kind feature												
Control Total												
Principal Stock settlement feature												
Subject to limit (if so, please specify the limit)												
Not subject to limit												
No Principal Stock settlement feature												
Control Total												
Issued directly												
Issued through SPV												
Control Total												

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Level of limit- calculated upon original own funds												
COUNTRY []	Non cumulative trust preferred securities	Equity contributed through silent partnership interest	Undated deeply subordinated non cumulative notes	Convertible Perpetual bonds	Other (Please specify)							
	Million Euros (MEUR)	%	Million Euros (MEUR)	%	Million Euros (MEUR)	%	Million Euros (MEUR)	%	Million Euros (MEUR)	%	TOTAL	Where relevant and when requested, please use this column to specify the details of the characteristics of the instruments
Denominated in												
EUR												
GBP												
USD												
JPY												
Other												
Control Total												
Notes												
Call features												
Minimum maturity fixed by the supervisor (in years)												
Redemption price (please specify at par, at market price, other?)												

Control totals for each breakdown by feature should all be the same (ie B9 = B37 and so on), and total of instruments in the category this page examines will be given in the total of control total (ie L9, which will = L37 and so on)

Non innovative instruments as of 31 December 2006

Data as of 31 December 2006	Non Innovative instruments (hybrids excluding non cumulative preference shares)- Highest level of consolidation - conso, subconso, solo data reported in the same excel sheet.										
Level of limit- calculated upon original own funds											
Does this Limit include the limit applicable to innovative instruments?											
COUNTRY []	Non cumulative trust preferred securities		Equity contributed through silent partnership interest		Undated deeply subordinated non cumulative notes		Convertible Perpetual bonds		Other (Please specify)		
	Million Euros (MEUR)	%	Million Euros (MEUR)	%	Million Euros (MEUR)	%	Million Euros (MEUR)	%	Million Euros (MEUR)	%	TOTAL
											Where relevant and when requested, please use this column to specify the details of the characteristics of the instruments
Denominated in											
EUR											
GBP											
USD											
JPY											
Other											
Control Total											
Notes											
Call features											
Minimum maturity fixed by the supervisor (in years)											
Redemption price (please specify at par, at market price, other?)											

Control totals for each breakdown by feature should all be the same (ie B9 = B37 and so on), and total of instruments in the category this page examines will be given in the total of control total (ie L9, which will = L37 and so on)

Perpetual non cumulative Preference shares as of 31 December 2006

Data as of 31 December 2006	Perpetual non cumulative Preference shares - Highest level of consolidation - conso, subconso, solo data reported in the same excel sheet.			
(i) Level of limit- calculated upon original own funds				
(ii) If relevant, Level of limit fixed by company law-calculated upon ordinary shares				
Does Limit (i) include the limit applicable to innovative instruments and non innovative instruments?				
COUNTRY []	Million Euros (MEUR)	%	TOTAL	Where relevant and when requested, please use this column to specify the details of the characteristics of the instruments
Pari passu with ordinary share capital				
Senior to ordinary share capital only				
Senior to other instruments in addition to ordinary share capital				
<i>Control Total</i>				
With voting rights (similar to those of ordinary shareholders)				
to be exercised after a period without payment of dividends (please specify the period in years)				
to be exercised after other trigger event				
Other (please specify)				
Without voting rights				
<i>Control Total</i>				
Convertibility into ordinary shares				
on a trigger event				
at a fixed time (mandatory)				
at the initiative of the issuer				
at the initiative of the holder				
No conversion feature				
Convertibility into preference shares				
on a trigger event				
at a fixed time (mandatory)				
at the initiative of the issuer				
at the initiative of the holder				
No conversion feature				
<i>Control Total</i>				
Undated				
Dated				
<i>Control Total</i>				
Without call				
With call				
<i>Control Total</i>				
Step-up at the time of issue < or = 100 bps				
Step-up at the time of issue > 100 bps				
No step-up				
Other incentive to redeem (please specify)				
<i>Control Total</i>				
Write down of principal on a going concern basis				
Principal written down and up before the share capital is serviced				
Principal written down permanently				
Other (please specify)				
Principal cannot be written down				
<i>Control Total</i>				
Cumulative				
Cash				
Kind				
Non cumulative				
<i>Control Total</i>				
Issuer may not suspend payments (e.g. in case of dividend pushers)				
Issuer may suspend interest payments in case of				
breach of regulatory solvency limits				
Breach of other limits fixed by supervisors				
Dividends not paid on other security class				
Solvency difficulties				
Other				
<i>Control Total</i>				
Coupon payment in kind feature				
No coupon payment in kind feature				
<i>Control Total</i>				
Principal Stock settlement feature				
Subject to limit (if so, please specify the limit)				
Not subject to limit				
No Principal Stock settlement feature				
<i>Control Total</i>				
Issued directly				
Issued through SPV				
<i>Control Total</i>				
Denominated in				
EUR				
GBP				
USD				
JPY				
Other				
<i>Control Total</i>				
Notes				
Call features				
Minimum maturity fixed by the supervisor (in years)				
Redemption price (please specify at par, at market price, other?)				

Control totals for each breakdown by feature should all be the same (ie B10 = B38 and so on), and total of instruments in the category this page examines will be given in the total of control total (ie D10, which will = D38 and so on)