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>) (+)	29,495		30,148		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	30,432		32,122		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-1,907		-1,928		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets [1]	106		315		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1,170	-0.5%	-920	-0.4%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-137		-196		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]	-817	-0.4%	-618	-0.3%	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)	-217	-0.1%	-107	0.0%	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)	28,325	12.7%	29,228	12.7%	
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)	28,325	12.7%	29,228	12.7%	
G) Hybrid instruments not subscribed by government	9,639		9,658		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)	37,964	17.0%	38,886	16.9%	**COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)**
RWA	223,613		230,321		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	-950		-950		
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	0		0		
Sovereign capital buffer for exposures in EEA (H+I)	**0**		**0**		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		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	-8,199		-8,499		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-8,199		-8,499		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]	**223,613**	**230,321**
RWA for credit risk	163,067	166,682
RWA Securitisation and re-securitisations	6,041	6,973
RWA Other credit risk	157,026	159,709
RWA for market risk	5,759	6,367
RWA operational risk	17,772	19,306
Transitional floors	0	0
RWA Other	37,014	37,966

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	3		3			3							
[3M - 1Y [		8		7	6		2					0	0	0
[1Y - 2Y [		1		0			0							
[2Y - 3Y [		80		79	76		3					1	3	-3
[3Y - 5Y [		42		41	27	13	1					0	0	0
[5Y - 10Y [		8		1			1							
[10Y - more [		132		132	124		8					3	21	-24
Total		**273**	**0**	**264**	**232**	**16**	**15**	**0**	**0**	**0**	**0**	**5**	**24**	**-28**
[0 - 3M [	Belgium	2		2		1	1	4						
[3M - 1Y [		179		179	79		100					10	-8	-1
[1Y - 2Y [		18		18	18		1					0	0	0
[2Y - 3Y [		103		103	102		1					1	0	-1
[3Y - 5Y [		30	2	22	20							1	0	-1
[5Y - 10Y [		64	27	35		7	1							
[10Y - more [														
Total		**397**	**29**	**360**	**219**	**8**	**104**	**4**	**0**	**0**	**0**	**12**	**-8**	**-3**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [		21		21	10	10						0	0	0
[3Y - 5Y [		24		24	24							-1	1	0
[5Y - 10Y [														
[10Y - more [														
Total		**44**	**0**	**44**	**34**	**10**	**0**	**0**	**0**	**0**	**0**	**-1**	**1**	**0**
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Finland	0		0			0							
[3M - 1Y [		54		54	54							3	-2	-1
[1Y - 2Y [		58		58	53		5					0	1	-1
[2Y - 3Y [		66		52	50		2					-1	3	-2
[3Y - 5Y [		300		292	255	29	8					-16	30	-14
[5Y - 10Y [		372		372	372							-3	41	-38
Total		**850**	**0**	**828**	**784**	**29**	**15**	**0**	**0**	**0**	**0**	**-17**	**73**	**-55**

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	INDIRECT SOVEREIGN EXPOSURES (3) Net position at fair values	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	25		25			0			25				
[3M - 1Y [		13		13	10		3					0	0	0
[1Y - 2Y [		1												
[2Y - 3Y [		38		38	31	3	4	-15				0	1	-1
[3Y - 5Y [		2												
[5Y - 10Y [		3,718		3,707	3,652	56						113	171	-284
[10Y - more [		2,407		2,379	2,379		0					123	162	-285
Total		**6,204**	**0**	**6,162**	**6,072**	**58**	**7**	**-15**	**0**	**25**	**0**	**236**	**334**	**-570**
[0 - 3M [	Germany	28		28	28		0					1	-1	0
[3M - 1Y [		134		134	56	3	75	-4				0	0	0
[1Y - 2Y [		232		224	201		23					0	3	-3
[2Y - 3Y [		87		75	56	20						-2	3	-1
[3Y - 5Y [		242		213	213							-5	17	-11
[5Y - 10Y [		157		110	100		10					-6	12	-6
[10Y - more [		5,925		5,738	5,708		31	13				-301	889	-588
Total		**6,805**	**0**	**6,523**	**6,363**	**23**	**138**	**9**	**0**	**0**	**0**	**-314**	**923**	**-609**
[0 - 3M [	Greece (5)													
[3M - 1Y [														
[1Y - 2Y [		13		13	13							0	2	-2
[2Y - 3Y [														
[3Y - 5Y [		38		38	38		0		0			13	0	-14
[5Y - 10Y [		0		0			0							
[10Y - more [														
Total		**51**	**0**	**51**	**51**	**0**	**0**	**0**	**0**	**0**	**166**	**13**	**2**	**-15**
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	
[0 - 3M [	Ireland													
[3M - 1Y [		4	4	4										
[1Y - 2Y [		49		49		49	0							
[2Y - 3Y [		0		0			0							
[3Y - 5Y [		6	5	6			0							
[5Y - 10Y [		0		0			0							
[10Y - more [														
Total		**58**	**9**	**58**	**0**	**49**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	0		0			0							
[3M - 1Y [		16		16	15		1					1	-1	0
[1Y - 2Y [		0		0			0							
[2Y - 3Y [		58		58	10	48	0					1	0	-1
[3Y - 5Y [		12		12		12	0							
[5Y - 10Y [		40		40	14	26						1	-1	
[10Y - more [		72		72	72							16	-11	-6
Total		**198**	**0**	**198**	**111**	**86**	**1**	**0**	**0**	**0**	**0**	**19**	**-13**	**-6**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		**0**	**0**	**0**	**0**	**0**	**0**	**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 [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [		19		19	19							0	0	0
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		19	0	19	19	0	0	0	0	0	0	0	0	0
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Netherlands	41	21	21				12						
[3M - 1Y [		133	50	76			26	34						
[1Y - 2Y [		1,579	93	1,569	1,450		15	1		11		37	-28	-9
[2Y - 3Y [		1,220	147	1,220	1,073			-90				-27	28	-1
[3Y - 5Y [		605	506	600	87		7	-9				-2	4	-2
[5Y - 10Y [		12,418	47	12,161	12,114			-336				-333	960	-627
[10Y - more [		2,099	18	2,064	2,007		39	-132				-62	260	-198
Total		18,095	883	17,711	16,731	0	87	-518	0	11	0	-386	1,223	-837
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Poland	365		365	157		27			181		0	0	
[3M - 1Y [		184		184	16		152			16		-1	1	
[1Y - 2Y [		162		162	42		104			16		-2	2	
[2Y - 3Y [		37		37	2		33			2		0		
[3Y - 5Y [		297		297	267		30					-13	13	
[5Y - 10Y [		420		420	290		111			19		2	-2	
[10Y - more [		0		0						0				
Total		1,466	0	1,466	774	0	458	0	0	234	0	-13	13	0
[0 - 3M [	Portugal													
[3M - 1Y [		19		19	19							1	-1	0
[1Y - 2Y [														
[2Y - 3Y [		0		0			0							
[3Y - 5Y [		3		0			0							
[5Y - 10Y [														
[10Y - more [														
Total		23	0	19	19	0	0	0	0	0	1	1	-1	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													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovakia							-1						
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [								3						
Total		0	0	0	0	0	0	2	0	0	0	0	0	0
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Spain													
[3M - 1Y [		23	0	23	12		11							
[1Y - 2Y [		0	0	0			0							
[2Y - 3Y [		0	0	0			0							
[3Y - 5Y [		3	1	1										
[5Y - 10Y [														
[10Y - more [														
Total		26	1	24	12	11	0	0	0	0	0	0	0	0
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [		10		10	10		0						0	
[2Y - 3Y [		21		21			21							
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more [														
Total		31	0	31	10	21	0	0	0	0	0	0	0	0
[0 - 3M [	United Kingdom							-28						
[3M - 1Y [								-1						
[1Y - 2Y [								4						
[2Y - 3Y [								-1						
[3Y - 5Y [								0						
[5Y - 10Y [														
[10Y - more [		0						16						
Total		0	0	0	0	0	0	-9	0	0	0	0	0	0
TOTAL EEA 30		34,541	922	33,760	31,431	311	826	-528	0	270	167	-444	2,570	-2,126

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)	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	6		6	6				0			0	0	0
[3M - 1Y [		0		0			0		0					
[1Y - 2Y [									0					
[2Y - 3Y [		76		76	76				0			1	2	-3
[3Y - 5Y [		51		51	38	14			0			0	1	-1
[5Y - 10Y [									0					
[10Y - more [		128		128	128		0		0			3	27	-30
Total		261	0	261	247	14	0	0	0	0	0	5	29	-34
[0 - 3M [	Belgium	27		27	25		2	8	0			2	-2	0
[3M - 1Y [		43	25	43	18		0		0			0	0	0
[1Y - 2Y [		78		78	78		0		0			0	1	-1
[2Y - 3Y [		24		24	21		3		0			0	1	-1
[3Y - 5Y [		112	29	98	69		0		0			0	1	-1
[5Y - 10Y [		24		24	15	7	2		0			0	0	0
[10Y - more [									0					
Total		308	54	295	226	7	7	8	0	0	0	1	1	-3
[0 - 3M [	Bulgaria								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Cyprus								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Czech Republic								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Denmark							101	0					
[3M - 1Y [									0					
[1Y - 2Y [		21		21	10	10	0		0			0	0	0
[2Y - 3Y [									0					
[3Y - 5Y [		24		24	24				0			0	2	-1
[5Y - 10Y [									0					
[10Y - more [									0					
Total		45	0	45	34	10	0	101	0	0	0	0	2	-2
[0 - 3M [	Estonia								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland								0					
[3M - 1Y [									0					
[1Y - 2Y [		53		53	53				0			4	-3	-1
[2Y - 3Y [		53		53	53				0			0	1	-1
[3Y - 5Y [		51		50	50				0			-1	3	-2
[5Y - 10Y [		164		149	118	30	1		0			-8	18	-10
[10Y - more [		382		382	382				0			2	51	-53
Total		702	0	687	656	30	1	0	0	0	0	-3	70	-67

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								0					
[3M - 1Y [									0					
[1Y - 2Y [		21		21	21				0			0	1	-1
[2Y - 3Y [		13		13	11	3		-17	0			0	0	0
[3Y - 5Y [		0		0			0		0					
[5Y - 10Y [		3,426		3,421	3,360	58	2		0			71	267	-337
[10Y - more [		2,443		2,443	2,443		0		0			158	229	-387
Total		5,903	0	5,898	5,835	60	2	-17	0	0	0	229	496	-725
[0 - 3M [	Germany	8		7			7	1	0					
[3M - 1Y [		216		214	117	2	96	0	0			-1	1	-1
[1Y - 2Y [		335		291	161	23	107		0			2	1	-3
[2Y - 3Y [		116		98	73		24		0			0	5	-5
[3Y - 5Y [		219		166	166				0			-5	14	-9
[5Y - 10Y [		170		119	73		46	13	0			-3	9	-6
[10Y - more [		5,851		5,804	5,804				0			-203	1,014	-811
Total		6,916	0	6,699	6,394	24	281	14	0	0	0	-210	1,044	-835
[0 - 3M [	Greece [5]								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [		9		9	9		0		0			37	-37	
Total		9	0	9	9	0	0	0	0	0	0	37	-37	0
[0 - 3M [	Hungary								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Iceland								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Ireland								0					
[3M - 1Y [		49	4	49		45			0					
[1Y - 2Y [		0							0					
[2Y - 3Y [									0					
[3Y - 5Y [		5	5	5					0					
[5Y - 10Y [		0		0			0		0					
[10Y - more [									0					
Total		55	9	55	0	45	0	0	0	0	0	0	0	0
[0 - 3M [	Italy								0					
[3M - 1Y [									0					
[1Y - 2Y [		50		50		50			0					
[2Y - 3Y [		10		10	10				0			1	0	-1
[3Y - 5Y [		12		12		12			0					
[5Y - 10Y [		42		42	14	28			0			1	-1	
[10Y - more [		79		79	79				0			3	-3	
Total		194	0	194	103	90	0	0	0	0	0	4	-4	-1
[0 - 3M [	Latvia								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	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						
[3M - 1Y [								0						
[1Y - 2Y [								0						
[2Y - 3Y [								0						
[3Y - 5Y [								0						
[5Y - 10Y [								0						
[10Y - more [								0						
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Lithuania							0						
[3M - 1Y [								0						
[1Y - 2Y [								0						
[2Y - 3Y [								0						
[3Y - 5Y [								0						
[5Y - 10Y [								0						
[10Y - more [								0						
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Luxembourg							0						
[3M - 1Y [								0						
[1Y - 2Y [		19		19	19			0				0	0	0
[2Y - 3Y [								0						
[3Y - 5Y [								0						
[5Y - 10Y [								0						
[10Y - more [								0						
Total		19	0	19	19	0	0	0	0	0	0	0	0	0
[0 - 3M [	Malta							0						
[3M - 1Y [								0						
[1Y - 2Y [								0						
[2Y - 3Y [								0						
[3Y - 5Y [								0						
[5Y - 10Y [								0						
[10Y - more [								0						
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Netherlands	304	65	281	215			9	0			0	0	
[3M - 1Y [		1,142	667	1,053	312		75	-8	0			2	-2	0
[1Y - 2Y [		2,523	87	2,358	2,260			-60	0	10		-7	20	-13
[2Y - 3Y [		322	223	321	98			-45	0			0	1	-1
[3Y - 5Y [		1,896	409	1,896	1,432		55	-317	0			3	51	-54
[5Y - 10Y [		11,985	47	11,839	11,756		36	-333	0			-106	975	-868
[10Y - more [		3,667	17	3,608	3,591			-156	0			8	284	-292
Total		21,838	1,515	21,355	19,663	0	166	-911	0	10	0	-100	1,329	-1,229
[0 - 3M [	Norway							0						
[3M - 1Y [								0						
[1Y - 2Y [								0						
[2Y - 3Y [								0						
[3Y - 5Y [								0						
[5Y - 10Y [		0		0			0	0						
[10Y - more [								0						
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Poland	277		277	215		52		0	11		0	0	
[3M - 1Y [		232		232	43		69		0	121		0	0	
[1Y - 2Y [		37		37	2		7		0	28		0	0	
[2Y - 3Y [		260		260	142		117		0			-4	4	
[3Y - 5Y [		197		197	116		81		0			-10	10	
[5Y - 10Y [		319		319	245		52		0	21		-16	16	
[10Y - more [		77		77	77				0	0		-6	6	
Total		1,399	0	1,399	840	0	378	0	0	181	0	-36	36	0
[0 - 3M [	Portugal							0						
[3M - 1Y [								0						
[1Y - 2Y [								0						
[2Y - 3Y [								0						
[3Y - 5Y [								0						
[5Y - 10Y [								0						
[10Y - more [								0						
Total		0	0	0	0	0	0	0	0	0	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 [	Romania								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovakia								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [								0	0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovenia								0					
[3M - 1Y [									0					
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Spain								0					
[3M - 1Y [		12		12	12				0				0	
[1Y - 2Y [									0					
[2Y - 3Y [									0					
[3Y - 5Y [		1	1	1			0		0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		13	1	13	12	0	0	0	0	0	0	0	0	0
[0 - 3M [	Sweden								0					
[3M - 1Y [									0					
[1Y - 2Y [		31		31	10	21	0		0				0	
[2Y - 3Y [		2	1	2			1		0					
[3Y - 5Y [									0					
[5Y - 10Y [									0					
[10Y - more [									0					
Total		33	1	33	10	21	1	0	0	0	0	0	0	0
[0 - 3M [	United Kingdom							-1	0					
[3M - 1Y [								15	0					
[1Y - 2Y [								28	0					
[2Y - 3Y [								10	0					
[3Y - 5Y [		4		4			4		0					
[5Y - 10Y [									0					
[10Y - more [		0		0			0	16	0					
Total		4	0	4	0	0	4	68	0	0	0	0	0	0
TOTAL EEA 30		37,700	1,581	36,965	34,049	302	841	-736	0	192	0	-72	2,966	-2,894

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).