Capital position CRD3 rules	31/12	/2012	30/06/	2013	References to COREP reporting
Capital position Crostules	Million EUR	% RWA	Million EUR	% RWA	Releiences to COREF reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	16.344		17.733		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets (1) (-/+)	47		-171		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2.429		-1.989		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-26		-40		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)	13.915	8,1%	15.744	9,8%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	2.013		1.391		EBA/REC/2011/1
E) Other Existing government support measures (+)	977		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	16.905	9,9%	17.135	10,7%	
G) Hybrid instruments not subscribed by government	90		0		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 subscribe by government
H) Tier 1 Capital (F+G)	16.995	9,9%	17.135	10,7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	170.939		160.420		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0	/////	0	/////	Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	1.040		414		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	1.436		3.061		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	7.516		8.590		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	872	7////	919	<i>7////</i>	Articles 381 to 386 of CRR

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.

Explanatory footnotes

The information in "memo items of CRR/CRD IV" does not allow to estimate reliably and accurately the capital situation under CRR/CRD IV either on a phase-in basis or with the full application of new capital provisions due to the fact that it is not complete. Specifically, on June 2013:

- a) CET1 EBA does not include the 748 million euros issuance of mandatory convertible bond Series 1/2011. Therefore total amount of mandatory convertible bonds is 2.139 million euros and will convert necessarily before end of 2015, becoming then part of the Common Equity.
- b) The 3.1 bn euros of DTAs that rely on future profitability are not deducted entirely from capital. After the distinction between those that are subject to direct deduction from temporary differences (subject to deduction with appropriate waiver 10 %/15 %), the amount to deducted is reduced to 2.1 bn euros.
- c) The excess of banking investments over the regulatory established limits that needs to be deducted was 1.1bn at the end of June 2013.

		.=		Exp	osure values (as	of 31/12/2012	2) **				RWA (as of 31	/12/2012) **				Value adju	stments and	provisions ((as of 31/12/20	12) **	
outerparty countries		LTV % ** (as of 31/12/2012)	F-IRI	В	A-IRE	3	STA		F-IRE	3	A-IR	В	STA		F-	IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-default	ilted Defau	ulted Non-de	faulted De	efaulte
	Central banks and central governments				-		59.022	77	-	-	-	-	1.922	115		/					
	Institutions				-	-	12.104	71	-	-	-	-	2.955	75		,		//	-//		
	Corporates				42.905	7.463	23.774	1.877	-	-	39.112	2.736	21.266	1.999	///	/	777,	3	3.398	//	1.
	Corporates - Of Which: Specialised Lending				-		9.173	61	-	-	-	-	7.782	61	///	٠ ار		//	· ///	<i>//</i>	
	Corporates - Of Which: SME	1////	-	-	13.274	4.637	3.787	1.224	-	-	12.250	1.186	3.389	1.317		· .		2	2.223	<i></i>	
	Retail		-		102.729	4.345	32.885	1.579	-	-	29.425	719	14.705	1.423				1	1.370		
	Retail - Secured on real estate property	60,0%	-		89.892	3.818	25.491	1.486	-	-	23.690	660	10.116	1.326		/		7	976		
	Retail - Secured on real estate property - Of Which: SME	67,0%			23.508	2.186	4.164	703		-	8.543	347	1.917	697		/			649		
A DE AHORROS Y PENSIONES	Retail - Secured on real estate property - Or Which, hori-Sivic	57,0%	-	-	66.384	1.632	21.326	783		-	15.147	313	8.198	629	///	<i>y</i>	1//		328	//	
DE BARCELONA	Retail - Qualifying Revolving	_////			2.813	6	214	10		-	678	0	161	10	///			7	3	//	
	Retail - Other Retail		-	-	10.024	521	7.181	83		-	5.056		4.428	87					390		
	Retail - Other Retail - Of Which: SME			-	6.514	424	1.309	55		-	3.515	50	971	58	///	٠ ابر			315		
	Retail - Other Retail - Of Which: non-SME	_///		-	3.510	97	5.872	28	-	-	1.542	9	3.457	29		٠, .		_	75	-	
	Equity		14.553		13	-	-	-	23.768	-	109	-	-						. ///	//	
	Securitisation			-	-		2.301	-	-	-	1.267	-	-			/		//			
	Other non-credit obligation assets		<i>•</i>		-		7.140	10.057	-	-	-	-	5.516	10.813		/					1
	TOTAL		14.553	0	145.646	11.808	137.227	13.662	23.768	0	69.912	3.455	46.364	14.424		- 0	1.	.811 4	4.768	2.154	3
	Securitisation and re-securitisations positions deducted from capital *		· .		-		132	-	-	-	-		-		///	/	1///	//	- 7/	777	

Notes and definitions
Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA
*A sexplained in the Guidelines

		.=		Exp	osure values (as o	f 31/12/2012) **				RWA (as of 31/	12/2012) **				Value adjus	stments and pro	ovisions (as of	31/12/2012)	
y Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA		F-IRE		A-IRE	3	STA		F-IF	₹В	A-I	RB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-default	lted Defa
	Central banks and central governments		-	-	-	-	58.551	77	-	-	-	-	1.916	115	///,			7	///	<i>,</i>
	Institutions				-	-	10.979	71		-		-	2.674	75	///,			7	///	/.
	Corporates				40.767	7.463	21.722	1.876		-	37.457	2.736	19.309	1.997	///,			3.398	///	7.
	Corporates - Of Which: Specialised Lending				-	-	7.560	61	-	-	-	-	6.232	61	///			<u> </u>	III	7
	Corporates - Of Which: SME		-		13.089	4.637	3.696	1.224	-		12.007	1.186	3.318	1.316	777			2.223		7
	Retail		1 -		101.254	4.278	32.798	1.565	-	-	28.987	709	14.670	1.411				1.354		
	Retail - Secured on real estate property	60,0%	-	-	88.807	3.752	25.408	1.473	-	-	23.413	650	10.086	1.315				961		7.
	Retail - Secured on real estate property - Of Which: SME	67,0%	-		23.457	2.175	4.161	702		-	8.525	346	1.916	696				645		7.
	Retail - Secured on real estate property - Of Which: non-SME	57,0%	-	-	65.350	1.577	21.247	770		-	14.888	304	8.169	619	///		1111	316	100 00 00 00 00 00 00 00 00 00 00 00 00	_
Spain	Retail - Qualifying Revolving		1 -		2.797	6	213	10	-	-	675	0	160	10				3		· /
	Retail - Other Retail		1 -		9.650	520	7.176	82	-	-	4.899	59	4.425	86				390		
	Retail - Other Retail - Of Which: SME				6.157	424	1.305	54			3.362	50	969	57	'///	· .		315		/ /
	Retail - Other Retail - Of Which: non-SME			-	3.493	97	5.871	28	-	-	1.537	9	3.456	29	<u> </u>		<u> </u>	75	1 pt 1	
	Equity		13.532		13	-	-	-	22.593	-	109	-	-		///		V 20 20 2		مسمومهموهما	
	Securitisation		-		-	-	2.232	-	-	-	1.147	-	-	. 🔎				4		
	Other non-credit obligation assets			-	-	-	7.140	10.057		-	-	-	5.516	10.813				1		
	TOTAL		13.532	0	142.033	11.742	133.423	13.646	22.593	0	67.701	3.445	44.085	14.411		0	1.81	1 4.753	2.	.154
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	71				-		-	. /	7//		1111	7		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expo	osure values (as of 31/12/2	012) **		R\	WA (as of 31/12/2012) **		Value adju	stments and provisions (a	of 31/12/2012) **
rty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRE		A-IRB	STA	F-IRB		A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulter	d Non-defaulted Defaulted	Non-defaulted Defa	ulted No	on-defaulted Defaulted I	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Default	ed Non-defaulted D
	Central banks and central governments		-	-	-		-	-		-	·///		• ////
	Institutions		-		-			-		-			
	Corporates		-	-	-			-		-	1///		. ////
	Corporates - Of Which: Specialised Lending		-	-	-			-		-	· ////		. ////
	Corporates - Of Which: SME				-					-	. ////		
	Retail		, - I	-	-		-	-		-	1///		.///
	Retail - Secured on real estate property	0,0%	-	-	-			-		-	1///		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-			-		-	1///		
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-			-					.////
mvA	Retail - Qualifying Revolving		-		-			-		-	.///		1///
	Retail - Other Retail		1 - 1	-	-			-		-	·///		
	Retail - Other Retail - Of Which: SME				-			-			. ////		1///
	Retail - Other Retail - Of Which: non-SME		-	-	-			-			<i>Y///</i>		
	Equity] -	-	-	- -	-	-		-	·///		· ////
	Securitisation		-	-	-			-		-	·///		. ////
	Other non-credit obligation assets			-	-			-	-	-	///		
	TOTAL		0	0	0 0	0 0	0	0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *			-							1///	1///	1////

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		.=	i	xposure values (as of 31/12	/2012) **		RWA (as of 31/12/2012) **		Value adjus	tments and provisions (as o	f 31/12/2012) **
party Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulte	d Non-defaulted Defau	ted Non-defaulted Defaulted	i Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul
	Central banks and central governments		-								
	Institutions		-						////	////	1///
	Corporates		-								
	Corporates - Of Which: Specialised Lending		-								
	Corporates - Of Which: SME		-		-						
	Retail		-								
	Retail - Secured on real estate property	0,0%	-								
	Retail - Secured on real estate property - Of Which: SME	0,0%	-								
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%			-						
#IVA	Retail - Qualifying Revolving		-		-						
	Retail - Other Retail		-								
	Retail - Other Retail - Of Which: SME		-								
	Retail - Other Retail - Of Which: non-SME		-	-	-						
	Equity		-								
	Securitisation		-								
	Other non-credit obligation assets		-	-	-				////		
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *		-						1///	////	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		.=		Ехр	osure values (as of	31/12/201	2) **				RWA (as of 31/	12/2012) **				Value adjus	tments and pro	risions (as of 3	31/12/2012) **	
rparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	3	A-IRB		STA		F-IRB		A-IRE		STA		F-I	RB	A-IR	В	Sī	TA
			Non-defaulted	Defaulted	Non-defaulted [Defaulted	Non-defaulted	Defaulted	Non-defaulted E	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defau
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	7//.	,
	Institutions		-	-	-	-	-	-	-	-	-	-		-	///			-	///.	,
	Corporates		-	-	-	-	-	-	-	-	-	-		-	///			-	///.	,
	Corporates - Of Which: Specialised Lending		-		-		-		-		-		-	-		<i>,</i>				1
	Corporates - Of Which: SME		-		-		-		-	-	-		-			-		-		•
	Retail		-	-	-	-	-	-	-	-		-	-		////			-	////	4
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-			////		////		////	7
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-			////		////		////	7
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-		-		-		-		-	-	<i>f f f j</i>		1111	-	////	,
#IWA	Retail - Qualifying Revolving		-		-		-		-	-	-		-	-		<i>-</i>				ساه
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-		- [<i>i</i> -				اد
	Retail - Other Retail - Of Which: SME		-		-		-				-			-				-		
	Retail - Other Retail - Of Which: non-SME		-		-		-		-	-	-		-	- 4	, ,, ,, , ,	-	1111	-	<u> </u>	
	Equity		-	-	-	-	-		-	-	-	-	-		<i>////</i>	-				<i>a</i>
	Securitisation	1////	-	-	-	-	-	-	-	-	-	-	-	-	///.				777.	J
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-		-	///.		[///.		777.	,
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	0		
	Securitisation and re-securitisations positions deducted from capital *	1///	-														////	_	777	

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		150000	Ex	posure values (as of 31/12/20	12) **		RWA (as of 31/12/2012) **		Value adjus	tments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments		-	- -		-					
	Institutions		-			-					
	Corporates		-			-			////		1///
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME		-								
	Retail		-			-					
	Retail - Secured on real estate property	0,0%	-			-			////		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-					
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-								
#IWA	Retail - Qualifying Revolving		-								
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME		-								
	Equity			. - -							
	Securitisation	1////				-					1///
	Other non-credit obligation assets		-		-	-		-			
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	17777	-						////	////	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		. =		Exp	osure values (as o	f 31/12/201	2) **				RWA (as of 31/	12/2012) **				Value adjus	stments and pro	isions (as of	31/12/2012) **	
interparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB		STA	١	F-IRB		A-IRE		STA	4	F-I	IRB	A-IR	В	Sī	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	///.				///.	
	Institutions		-	-	-	-		-	-			-		-	///.	/ .			///.	, i
	Corporates		-	-	-	-		-	-			-		-	///.	/ .			///.	, i
	Corporates - Of Which: Specialised Lending		-		-		-	-	-		-		-	-		٠ ام]
	Corporates - Of Which: SME		-		-		-	-	-		-			-	////		////	-	////	•
	Retail		-	-	-	-		-	-			-			////	/] .		-		, al
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-			-		-	////	'	////	-	////	ja .
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-		-	-		-				-	////	,al
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%			-			-						-	fff				TTT	/
	Retail - Qualifying Revolving		-		-		-	-	-		-		-	-	///	<i>.</i>		4 -	///	ان
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-		-				, - I		- - -
	Retail - Other Retail - Of Which: SME		-		-		-	-	-		-			-					////	
	Retail - Other Retail - Of Which: non-SME		-		-		-	-	-		-		-	-	////	<i>-</i>	1111	-	////	7
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-	[- - 1		<i>y</i>
	Securitisation	1////	-	-	-	-	-	-	-		-	-	-	-	<i>777.</i>	/ -	////	4 -	777.	4
	Other non-credit obligation assets		-	-	-	-	-	-	-		-	-		-	<i>ZZZ.</i>	/ .			<u> </u>	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0		0		0
	Securitisation and re-securitisations positions deducted from capital *	1////	-		-	-	-		-		-				////		////		////	

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1=100 = 1		Exp	osure values (as of	31/12/2012	2) **			RWA (as of 31)	12/2012) **		Va	lue adjus	tments and provi	ions (as of 31/	2/2012) **
erparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB		STA	F-IRI	3	A-IRI	3	STA	F-IRB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted N	on-defaulted Defa
	Central banks and central governments		-	-	-	-		-	-	-	-	-		-			
	Institutions		-	-	-	-			-	-		-				. /	
	Corporates		-	-	-	-			-	-		-			////	. /	
	Corporates - Of Which: Specialised Lending		-		-	-		-		-		-		-			
	Corporates - Of Which: SME		-		-			-		-		-		-			
	Retail			-	-	-		-	-	-	-	-		-			
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-		-		-			
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-		-		-		. /	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-		-	-	-		-		-	(///		
	Retail - Qualifying Revolving	7777	-		-			-		-		-	7777			- 1	
	Retail - Other Retail		-	-	-	-		-	-	-	-	-					
	Retail - Other Retail - Of Which: SME		-					-		-		-			////	/	
	Retail - Other Retail - Of Which: non-SME		-		-				-	-		-					
	Equity		-	-	-	-		-	-	-	-			-			
	Securitisation		-	-	-	-		-	-	-		-		-		/	
	Other non-credit obligation assets	- <i>////</i>	-	-	-	-	-	-	-	-		-		-		. /	
	TOTAL		0	0	0	0	0 0	0	0	0	0	0 0	-	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *	7777	-		-			-		-			1///	-			

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		.=		Expo	osure values (as of 3	31/12/2012) **				RWA (as of 31/	12/2012) **				Value adjus	tments and prov	sions (as of 31	/12/2012) **
unterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB		A-IRE	3	STA		F-I	RB	A-IRI	3	STA
			Non-defaulted E	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	- 1			////.	-	
	Institutions		-	-	-	-		-	-	-		-	-	. *				. /	
	Corporates		-	-	-	-		-	-	-			-	. *				. /	
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-	-		777		////	ر -	
	Corporates - Of Which: SME		-	-	-	-		-	-	-			-	- ,	////				
	Retail		-	-	-	-	-	-	-	-	-	-	-	٠,	////	4 -			
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-		-	-	٠,	////				
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-		-	-	///,	-			
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-		-	-	-		-	-	<i>J</i> J J.			. 2	///
mva	Retail - Qualifying Revolving	_////	-		-	-	-		-	-	-		-					٠,	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-		////		////		
	Retail - Other Retail - Of Which: SME		-		-	-				-	-		-	-	////				
	Retail - Other Retail - Of Which: non-SME		-		-	-			-	-	-	-	-	-	///	4 .			///
	Equity		-	-	-	-	-	-	-	-	-	-	-	-			(///	- 6	
	Securitisation		-	-	-	-		-	-	-			-						
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-					. /	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0		0	- (
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-			-				-		7//			. /	

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

			Exp	oosure values (as of 31/12/201	12) **		RWA (as of 31/12/2012) **		Value adjus	stments and provisions (as o	f 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments					-		-	////		
	Institutions								////		1///
	Corporates										1///
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME									1///	////
	Retail										
	Retail - Secured on real estate property	0,0%									
	Retail - Secured on real estate property - Of Which: SME	0,0%									
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%							////		////
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity] - -								
	Securitisation										
	Other non-credit obligation assets										
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1///							////	(///	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD iii) top 10 countries in terms of exposure

** Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

2. CREDIT RISK as of 31 December 2012

				oosure values (as of 31/12/2	2012) **		RWA (as of 31/12/2012) **		Value adjus	stments and provisions (as o	f 31/12/2012) **
rparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		,	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments			-					(///)		
	Institutions			-							
	Corporates			-					////	////	
	Corporates - Of Which: Specialised Lending			-	-						
	Corporates - Of Which: SME			-	-						
	Retail			-	-						
	Retail - Secured on real estate property	0,0%		-	-						
	Retail - Secured on real estate property - Of Which: SME	0,0%		-					////		7///
	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-							
#N/A	Retail - Qualifying Revolving	<u> </u>		-	-				<i>*///</i> · ·	<i>(///</i>	
	Retail - Other Retail		- ا- ا	-							
	Retail - Other Retail - Of Which: SME			-							
	Retail - Other Retail - Of Which: non-SME			-	-						
	Equity			-							
	Securitisation			-							
	Other non-credit obligation assets			-							
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								7///		////

invoices and definitions.

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure. Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA.

*A sexplained in the Guideline and the Suddenia of the

2.313

8.814

1.389

2.377

3.131

140.603

21

22.258

14.919

11.906

139.992

93

9.243

10.935

26.198

58.898

2.221

10.033

46.200

10.105

11.631

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

TOTAL

Other non-credit obligation assets

Securitisation and re-securitisations positions deducted from capital

** As explained in the Guidelines

		1=100 +100		Ехр	osure values (as o	of 30/06/2013	**				RWA (as of 30/	06/2013) **				Value adju	stments and pro	ovisions (as of 30/	/06/2013) **	
Country (1)		LTV % ** (as of 30/06/2013)	f-IRI	В	A-IRE	3	STA		F-IRE	3	A-IRE	3	STA		F	IRB	A-I	RB	ST	Α
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted N	Non-defaulted	Default
	Central banks and central governments			-	-	-	63.654	104	-	-	-	-	1.986	128	///	,	////		///	
	Institutions				-	-	9.330	58		-	-	-	1.758	56	///	7			///]
	Corporates				39.346	14.347	17.812	325	-	-	32.923	1.532	15.827	326		7		6.798		1
	Corporates - Of Which: Specialised Lending		-		-		7.415	143	-			-	6.147	145	///	٠ .		' / /	777	1
	Corporates - Of Which: SME		-		12.416	9.087	1.705	139	-		8.448	951	1.518	138		/		4.248		
	Retail				97.836	7.775	30.531	1.170	-	-	23.803	676	12.566	985		/ .		1.983		,
	Retail - Secured on real estate property	59,0%	-		86.038	7.089	22.741	1.127	-		18.834	632	8.716	939	///	<i>-</i>	1///	1.537	777.	,
	Retail - Secured on real estate property - Of Which: SME	64.0%	-		24.271	3.525	3.667 19.075	238	-		7.369	304 327	1.520	217	///	7	<i>T///</i>	926	777	1
	Retail - Secured on real estate property - Of Which: non-SME	57,0%			61.767	3.563	19.075	889		-	11.466	327	7.196	722	7//		////	611		1
Spain	Retail - Qualifying Revolving		-		2.798	10	218	4	-	-	727	0	164	4		/]		6		1
	Retail - Other Retail] -	-	8.999	676	7.571	39	-	-	4.242	44	3.686	42		/]		440		4
	Retail - Other Retail - Of Which: SME				6.082	545	881	18			3.146	42	682	20	///	/		355		,
	Retail - Other Retail - Of Which: non-SME			-	2.917	131	6.690	21	-	-	1.096	3	3.004	22	<u>///</u>			85		
	Equity		13.342	-	39	-	-	-	24.141	-	163	-	-	- 1	///	·]		'	'///	1
	Securitisation				62	-	2.830		-	-	-	-	1.512			_		· [,		1
	Other non-credit obligation assets		-	•	-	-	11.906	9.243		-		-	10.033	10.105				<i>y</i> - <i>y</i>		/ 1
	TOTAL		13.342	0	137.284	22.122	136.063	10.900	24.141	0	56.889	2.208	43.680	11.600		- 0	2.31	3 8.780	3.131	2
	Securitisation and re-securitisations positions deducted from capital *		1		21		60				-		-		77	/	7///	1 . 1	777	4

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

				Exp	osure values (as of	30/06/2013	3) **				RWA (as of 30/0	6/2013) **			Value a	djustments and pro	ovisions (as of	30/06/2013) **	
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA	·	F-IRE	3	A-IRB		STA		F-IRB	A-I	IRB		STA
			Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-o	lefaulted Defau	lted Non-defaulte	d Defaulted	Non-defaulte	ed Defa
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	- Jan 19			<i>.</i>		
	Institutions		-	-	-		-	-		-	-	-	-	.//			/ .		7
	Corporates		-	-	-		-	-		-	-	-	-	- //			/		7
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-		. //		- ///		777	7
	Corporates - Of Which: SME				-		-		-		-		-	. / ,	///	- 1///		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<i></i>
	Retail		, - I	-	-	-	-	-	-	-	-	-	-				7 .		/]
	Retail - Secured on real estate property	0,0%	-	-	-		-	-	-	-	-	-	-	• //					7
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	• 7.		· ////	1		7
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-			-	-		-		-			. //		-///			/
mwn.	Retail - Qualifying Revolving		-		-	-	-		-		-		-	-//	//	· ///	<i>-</i>		_
	Retail - Other Retail		· -	-	-	-	-	-	-	-	-	-	-				/ -		9
	Retail - Other Retail - Of Which: SME			-	-		-	-	-	-	-			- 100		- 1///		////	-
	Retail - Other Retail - Of Which: non-SME		-	-	-		-	-	-	-	-		-	- 77.		-////			7
	Equity] -	-	-	-	-	-	-	-	-	-	-	· //			-		<i>,</i>
	Securitisation		-		-		-	-	-		-	-	-	. //		· ////	/		7
	Other non-credit obligation assets			-	-		-	-	-	-	-	-	-	. //			/ .		7
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	- 0		- 0		-
	Securitisation and re-securitisations positions deducted from capital *		-	-													. le	777	7

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		.=		Ехр	oosure values (as o	of 30/06/201	3) **			RWA (as of 30	/06/2013) **			Value adjus	tments and provisions (as	of 30/06/2013) **
party Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB		STA	F-IR	:В	A-IR	В	STA	F-IRI	В	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted E	efaulted Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defau
	Central banks and central governments			-	-	-	-	-	-	-	-	-	· ////	-		
	Institutions		· .	-	-	-	-		-	-	-	-	-////	-		
	Corporates			-	-	-	-			-	-	-				
	Corporates - Of Which: Specialised Lending				-		-		-				. ////	-		
	Corporates - Of Which: SME				-		-		-	-		-	- ////			
	Retail			-	-	-	-			-	-	-				
	Retail - Secured on real estate property	0,0%	-	-	-	-	-		-	-	-	-				
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-	-	-				
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-			-		-				-////	-		
#N/A	Retail - Qualifying Revolving		-	-	-		-	-	-	-	-	-	-////			
	Retail - Other Retail		4 -	-	-	-	-			-	-	-		-		
	Retail - Other Retail - Of Which: SME								-				- ////	4 -		
	Retail - Other Retail - Of Which: non-SME		-	-	-			-	-	-		-	<u> </u>	-		
	Equity		-	-	-	-	-		-	-	-	-		-		
	Securitisation		-	-	-	-	-		-	-		-		-		
	Other non-credit obligation assets		1 -	-	-	-	-		-	-	-	-	·///	-		
	TOTAL		0	0	0	0	0 0	0	0	0	0	0	0 -	0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-		-	-	-	-	1///	-		////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

CAJA DE AHORROS Y PENSIONES DE BARCELONA

				Exp	osure values (as of 30/	06/2013) **				RWA (as of 30/06/2013)			Value	e adjustments and pro	isions (as of 30	/06/2013) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB	S	ГΑ	F-IRI	В	A-IRB	STA		F-IRB	A-II	В	STA
			Non-defaulted	Defaulted	Non-defaulted Defa	aulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	i Non-defaulted	Defaulted Non	-defaulted Defa	aulted Non-defaulted	Defaulted	Non-defaulted De
	Central banks and central governments		-	-	-	-		-	-	-			///			///
	Institutions		-	-	-	-		-	-	-		. /	///			
	Corporates		-	-	-	-		-	-	-		. /	///			
	Corporates - Of Which: Specialised Lending		-		-	-		-	-			· []		- 1///		
	Corporates - Of Which: SME		-		-	-		-	-	-		. 7		-////		
	Retail		-	-	-	-		-	-	-						
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-		. //	///			
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-		. //				
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-		-	-			. //		-///	- [
#IV/A	Retail - Qualifying Revolving	1///	-	-	-	-		-	-	-		· /				
	Retail - Other Retail		-		-	-		-	-	-						
	Retail - Other Retail - Of Which: SME		-		-	-		-	-			- 7	///	-////	/	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		- 10		-////		
	Equity		-	-	-	-		-	-	-	- -	ومعموا -		- [/* /* / * /* .	1 .	
	Securitisation		-	-	-	-		-	-	-		· //,	///			///
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	- Z		- 1///		
	TOTAL		0	0	0	0 0	0	0	0	0 0	0	0	-	0	0	-
	Securitisation and re-securitisations positions deducted from capital *	1///		-				_				.//	77.	.///		///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		1500000	Ехр	osure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as of	30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments										
	Institutions								////		
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail								////		
	Retail - Secured on real estate property	0,0%							////		////
	Retail - Secured on real estate property - Of Which: SME	0,0%							////		
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%									
#IVA	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME								7///		
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation	1////							////		
	Other non-credit obligation assets				-						
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1////							////	////	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

CAJA DE AHORROS Y PENSIONES DE BARCELONA

				Exp	osure values (as of 30	/06/2013) **					RWA (as of 30/	06/2013) **				Value adjust	ments and pro	visions (as of	30/06/2013) **	
rparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA		F-IRB		A-IRE		STA		F-IRB		A-IF	В	S	STA
			Non-defaulted	Defaulted	Non-defaulted Def	aulted N	on-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defa
	Central banks and central governments			-	-	-	-	-	-	-	-	-	-	- 7		-				, ,
	Institutions		· .	-	-	-		-	-	-	-		-	. /		-				7
	Corporates		· .	-	-	-		-	-	-	-		-	. /		-				7
	Corporates - Of Which: Specialised Lending				-		-		-		-		-	- 7		-			[[]	
	Corporates - Of Which: SME	////	-		-		-		-		-		-	,	///					
	Retail] -	-	-	-	-	-	-	-	-	-	-			-	////	· -	////	<i>~</i>
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-		-	. 7	///	-	////	-	///	7
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	-	-	-	-	-	-	-		///	-	////	-	////	7
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-		-		-		-		-	/	///					7
	Retail - Qualifying Revolving				-	-	-	-	-	-	-		-	/	///			4 -	<u> </u>	
	Retail - Other Retail		4 -	-	-	-	-	-	-	-	-	-	-	- 7		-			[[]]	
	Retail - Other Retail - Of Which: SME			-	-	-	-	-	-				-	- 1	~	-	~		////	_
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-		-		-			-		-		7
	Equity		· -	-	-	-	-	-	-	-	-		-	-	///	-	A STATE OF S	4 -	Salar Sa	<i>_</i>
	Securitisation				-	-	-	-	-	-	-		-			-				7
	Other non-credit obligation assets			-	-	-	-		-	-	-	-	-	- 7		-				7
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0		0		-
	Securitisation and re-securitisations positions deducted from capital *	1///		-			-									-	1111		////	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		.=		Exp	osure values (as of	30/06/2013	3) **			RWA (as of 30	/06/2013) **		Val	ue adjus	tments and provi	sions (as of 30/0	6/2013) **
erparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA	F-IRI	В	A-IR	3	STA	F-IRB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted E	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted No	n-defaulted Defa
	Central banks and central governments		-	-	-	-		-	-	-	-			-			
	Institutions		-	-	-	-			-		-					. /	
	Corporates		-	-	-	-			-		-				////	. /	
	Corporates - Of Which: Specialised Lending		-		-	-		-		-		-		-		. 7	
	Corporates - Of Which: SME		-		-			-		-				-		• * * /	
	Retail		-	-	-	-		-	-	-	-			-		/ /	
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-			-		. //	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-	-			-		. //	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-		-		-			1///	-	(///		///
	Retail - Qualifying Revolving	7///	-		-			-					1///				///
	Retail - Other Retail		-	-	-	-		-	-	-	-			-		· [//	
	Retail - Other Retail - Of Which: SME		-					-							////		
	Retail - Other Retail - Of Which: non-SME		-		-				-	-							
	Equity		-		-	-		-	-	-	-	-		-			
	Securitisation		-	-	-	-		-	-	-	-			-			
	Other non-credit obligation assets	- <i>////</i>	-	-	-	-	-	-	-	-	-	-	1///	-		. /	
	TOTAL		0	0	0	0	0 0	0	0	0	0	0 0	-	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *	7777	-		-	-		-		-			1///	-			

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

0

0

0

0

0

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

Securitisation and re-securitisations positions deducted from capital *

Other non-credit obligation assets

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

TOTAL

** As explained in the Guidelines

			Ехр	osure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adjust	ments and provisions (as o	of 30/06/2013) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulter
	Central banks and central governments								////	////	
	Institutions								////	////	
	Corporates								////	////	
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										////
	Retail										
	Retail - Secured on real estate property	0,0%									
	Retail - Secured on real estate property - Of Which: SME	0,0%									
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%							////	7777	1///
	Retail - Qualifying Revolving								////		
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity								////		
	Securitisation								////		
	Other non-credit obligation assets										
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								(///)		1///

Notes and definitions

Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

CAJA DE AHORROS Y PENSIONES DE BARCELONA

				Ехр	osure values (as of 30/0	5/2013) **			RWA (as of 30/06/2013) **		Value adju	tments and provisions (as of	30/06/2013) **
terparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA .	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted E	Defaulted	Non-defaulted Defau	lted Non-defaul	ed Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments		-	-	-	-				-	////	////	////
	Institutions			-	-	-							////
	Corporates		-	-	-	-					1///		////
	Corporates - Of Which: Specialised Lending		-		-	-				-			
	Corporates - Of Which: SME		٠.	-	-	-					////		
	Retail			-	-	-							
	Retail - Secured on real estate property	0,0%	-	-	-	-							
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-	-				////		<u> </u>
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-							
#N/A	Retail - Qualifying Revolving		- او	-	-	-	-				·///		
	Retail - Other Retail			-	-	-							
	Retail - Other Retail - Of Which: SME		-		-	-					.////		////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-					·///		/// <u>/</u>
	Equity] -	-	-	-							
	Securitisation] -		-	-							
	Other non-credit obligation assets		-	-	-	-							
	TOTAL		0	0	0 0	0	0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-		-							

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD iii) top 10 countries in terms of exposure

*Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

Explanatory footnotes
To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.

3. SECURITISATION SUMMARY

ES062

CAJA DE AHORROS Y PENSIONES DE BARCELONA

(in million Euro)

\··· ············ = ··· · · /		
	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	2.432	3.042
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	2.432	3.042

Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.

4. MARKET RISK

ES062 CAJA DE AHORROS Y PENSIONES DE BARCELONA

(in million Euro)

	31/12	/2012	30/06	/2013
	TOTAL RISK AMO	EXPOSURE		EXPOSURE DUNT
	SA	IM	SA	IM
Traded Debt Instruments	0	1.126	0	1.112
TDI - General risk	0	1.126	0	1.112
TDI - Specific risk	0	0	0	0
Equities	2	228	2	1.298
Equities - General risk	2	228	2	1.298
Equities - Specific risk	0	0	0	0
Foreign exchange risk	0	283	612	190
Commodities risk	0	0	0	0

Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	ridotria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3W - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		2	0	2	0	0	2	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	9	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0 0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									. ENGIONES DE BINOCESTAT
Residual Maturity			eT LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
kesiduai maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]	•	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Fillianu	0	0	0	0	0	0	0	0
[5Y - 10Y]]	36	0	36	0	0	36	0	0
[10Y - more]]	0	0	0	0	0	0	0	0
Total		36	0	36	0	0	36	0	0

(in million Euro)									. ENGIONES DE BINOCESTAT
Residual Maturity			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
kesiduai maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]		365	0	365	364	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0 365	0 0	0 365	0 364	0	0	0	0
[0 - 3M]		3 65 0	0	0 0	3 64 0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Germany	76	0	76	75	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		76	0	76	75	0	1	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y]	riuriyary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

-								CAJA DE AHORROS I	PENSIONES DE BARCELONA
(in million Euro)									
Residual Maturity			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
↓ ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	luala a d	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		7	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	0	0	5	0	0
[1Y - 2Y] [2Y - 3Y]		38 12	0 0	21 0	0 0	0	21 0	0	0
[3Y - 5Y]	Italy	30	0	7	0	0	7	0	0
[5Y - 10Y]		53	0	15	0	0	0	38	0
[10Y - more]		21	0	15	0	0	10	5	0
Total		165	0	63	0	0	43	43	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0

(in million Euro)									. ENGIONES DE BINOCESTAT
Residual Maturity			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Liourionotoni	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 11] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									LINOIONEO DE BINIOLEOINI
Residual Maturity			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtouronando	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	0	0	0
[10Y - more]		0	0	0	0	0	1	0	0
Total		1	0	1	0	0	1	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 11] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Polatiu	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	3	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									. ENGIONES DE BINOCESTAT
Residual Maturity			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
vesituai maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0 0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Slovenia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		2.896	1.853	2.869	1.010	0	9	0	0
[3M - 1Y]		4.913	898	4.509	2.063	0	0	-0	0
[1Y - 2Y]		5.866	692	5.748	1.470	0	97	-1	0
[2Y - 3Y]	Spain	8.252	655	8.132	5.330	0	0	-1	0
[3Y - 5Y]	Эран	7.006	4.472	6.900	2.446	0	14	-39	0
[5Y - 10Y]		4.785	2.672	4.653	2.079	0	0	-64	0
[10Y - more]		2.733	1.929	2.290	293	0	18	54	0
Total		36.450	13.171	35.100	14.692	0	139	-50	0

(in million Euro)									LIVOTONEO DE BITROLEOTA
Residual Maturity			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
↓ Region	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	O Wodon	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	4	0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	United Kingdom	0		0		0	·	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Australia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	Canaua	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

Country Residual Maturity Region	(in million Euro)									
Country Region	Residual Maturity				(gross exposures	s (long) net of cash short po	sitions of sovereign debt t	EXPOSURES IN	EXPOSURES (3)	
SM - 17 19 19 19 19 19 19 19	Residual Maturity ↓						(designated at fair value through profit&loss) banking book		(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
17 - 27	[0 - 3M]		0	0	0	0	0	0	0	0
12Y-3Y 13Y-5Y 15Y-19Y 19Y-2Y 19Y-19Y			0	0	0	0	0	0	0	0
3Y-5Y 1	[1Y - 2Y]		0	0	0	0	0	0	0	0
	[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
Total		riong Rong	0	0	0	0	0	0	0	0
O			0	0		0	0			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [10Y-more] O				0		· · · · · · · · · · · · · · · · · · ·				0
Total U.S.				•		-			•	Ţ
			-	-			_	_	_	
			-	-			_	_	_	
SY - 5Y SY - 19Y Systemal SY - 5Y Systemal Syst							_			
SY-10Y		Japan	-	-				_		
Total				•		_				
Total										
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [10-3M] [3Y-5Y] [10-3M] [3Y-5Y] [10-3M] [3Y-5Y] [10-3M] [3Y-5Y] [10-3M] [3Y-5Y] [10-3M] [3Y-5Y]				-	-	· · · · · · · · · · · · · · · · · · ·	•	•		
SM - 1Y				•	_				•	·
Time U.S.			-	-			_	_	_	
[2Y-3Y] U.S. 0							_		_	
[3Y-5Y]							_			
[5Y - 10Y]		U.S.	-	-			•	_	-	
[10Y - more] Total [0							_			
Total 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>•</td> <td></td> <td></td> <td></td>							•			
[0-3M] [3M-1Y] 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] Switzerland				•				-	•	
[1Y-2Y] 0 0 0 0 0 0 [2Y-3Y] 0 0 0 0 0 0 [3Y-5Y] 0 0 0 0 0 0 [5Y-10Y] 0 0 0 0 0 0 [10Y-more] 0 0 0 0 0 0			-	-			•	_	-	
[2Y-3Y] Switzerland 0 0 0 0 0 0 [3Y-5Y] 0 0 0 0 0 0 [5Y-10Y] 0 0 0 0 0 0 [10Y-more] 0 0 0 0 0 0					_					
[3Y - 5Y] 0 0 0 0 0 0 [5Y - 10Y] 0		Curit-rorlor-					•			
[5Y - 10Y] 0 0 0 0 0 0 0 [10Y - more] 0		Switzeriand	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0
Total 0 0 0 0 0 0 0 0	[10Y - more]		0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0

(in million Euro)	
-------------------	--

(in million Euro)									
Residual Maturity			T LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
↓ Countr Regio	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0 0	0	0	0	0 0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[2Y - 3Y]	and Eastern Europe	0	0	0	0	0	0	0	0
[3Y - 5Y]	countries non	0	0	0	0	0	0	0	0
[5Y - 10Y]	EEA	0	0	0	0	0	0	0	0
[10Y - more]	LLA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0 0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	Ů	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Latin America —	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

in	mil	lion	Eu	ro)

(in million Euro) Residual Maturity		T LONG EXPOSURES e gross of provisions) (1)	(gross exposure	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		21	21	21	0	0	0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Allica	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		22	21	22	1	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		18	18	18	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]	Olliois	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		18	18	18	0	0	0	^	0

Notes and definitions

TOTAL EEA 30

37.095

(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

15.130

35.643

13.171

0

222

⁽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.

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Austria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		1	0	1	0	0	1	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	2 digana	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	_	0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									T ENGINEED DE BAINGEEONNT
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	· CZCCIT (CPGDIIC	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 5Y]	•	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]]	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	i iiiiaiia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt sea maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	Tanoc	362	0	362	361	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		362	0	362	361	0	1	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0		0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Germany	75	0	75	74	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	-0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		75	0	75	74	0	1	-0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
Total		U	U	U	U	U	U	U	U

(in million Euro)								_	
Residual Maturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Countr	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	luala a d	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		5	0	5	0	0	5	0	0
[3M - 1Y]		19	0	19	0	0	19	0	0
[1Y - 2Y]		22 31	0	5 0	0	0	5 0	0	0
[2Y - 3Y] [3Y - 5Y]	Italy	7	0	0	0	0	0	-8	0
[51 - 31] [5Y - 10Y]		26	0	6	0	0	0	15	0
[10Y - more]		0	0	0	0	0	-0	0	0
Total		109	0	35	0	0	29	7	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	U

(in million Euro)									
			T LONG EXPOSURES te gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	ECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	2.00.1101101011	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3W - 1 Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	3	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0 0	0 0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	N.A11	0	0	0	0	0	0	0	0
[3Y - 5Y]	Malta	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt sea maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtotrioriariae	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	_	0	0	0	0	0	0	0	0
[3Y - 5Y]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Romania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[51 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Sioveriia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		1.267	945	1.127	221	0	0	3	0
[3M - 1Y]		7.051	2.409	6.599	3.038	0	27	23	0
[1Y - 2Y]		12.331	855	12.260	5.330	0	138	-54	0
[2Y - 3Y]	Spain	5.995	715	5.894	3.847	0	0	241	0
[3Y - 5Y]	•	3.729	1.616	3.572	1.251	0	420	-744	0
[5Y - 10Y]		5.463	2.073	5.350	3.188	0	56	-101	0
[10Y - more] Total		3.589	1.890	3.403	1.539	0	16 658	-42 -674	0
Iotal	1	39.424	10.504	38.205	18.414	U	008	-0/4	U

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	O WOODII	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	Cariada	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)								_	
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	laman	0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	U.S.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	2	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
I Otal		U	U	U	U	U	U	U	U

(in million Euro)								_	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]	LL/X	0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
1 O - 3M 1		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[2Y - 3Y]	and eastern	0	0	0	0	0	0	0	0
[3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]			0	0		0		0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latin America	0	0	0	0	0	0	0	0
[3Y - 5Y]	and the	0	0	0	0	0	0	0	0
[5Y - 10Y]	Caribbean	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
						-			•

in	mil	lion	Euro)	

Residual Maturity			T LONG EXPOSURES le gross of provisions) (1)	(gross exposure	es (long) net of cash short p	ECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
esiduai Maturity ↓	Region 0		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	1	1	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Allica	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	1	1	1	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		20	20	20	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]	Othors	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		20	20	20	0	0	0	0	0

TOTAL EEA 30 39.973 10.504 38.679 18.850 0 691 -667	0
---	---

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.

Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banca Cívica (July 2012) and with Banco de Valencia (February 2013), the reclassification of maturity brackets and the natural movements of the portfolio (purchases, sales, maturities) must be taken into account.

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	157.924	145.147
RWA Securitisation and re-securitisations	1.267	1.571
RWA Other credit risk	156.657	143.576
RWA for market risk	1.639	3.215
RWA for operational risk	11.209	11.879
RWA Transitional floors	0	0
RWA Other	167	180
Total RWA (1)	170.939	160.420

Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.