

**Composition of capital**

 DE018  
 COMMERZBANK AG

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
<b>A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)</b>	22,543		24,672		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	25,410		27,545		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-2,855		-2,865		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets <sup>(1)</sup>	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
<b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>	-1,037	-0.4%	-653	-0.3%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-159		-80		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 <sup>(2)</sup>	-872	-0.4%	-389	-0.2%	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)	0	0.0%	-184	-0.1%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	21,506	9.1%	24,019	11.4%	
Of which: ordinary shares subscribed by government	4,743	2.0%	5,053	2.4%	Paid up ordinary shares subscribed by government
<b>D) Other instruments available for meeting the buffer (+)</b>	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		
<b>E) Other Existing government support measures (+)</b>	1,937	0.8%	1,626	0.8%	
<b>F) Core Tier 1 including existing government support measures (C+D+E)</b>	23,443	9.9%	25,645	12.2%	
<b>G) Hybrid instruments not subscribed by government</b>	2,746		2,264		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
<b>Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)</b>	26,189	11.1%	27,909	13.3%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
<b>RWA</b>	236,594		210,150		
<b>Sovereign Capital buffer</b>					
<b>H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)</b>	1,444		1,444		
<b>I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans &amp; Receivables portfolios <sup>(3)</sup>, as of 30th September 2011</b>	3,467		3,467		
<b>Sovereign capital buffer for exposures in EEA (H+)</b>	4,911		4,911		Sum of Prudential filter and valuation. If negative it is set to 0
<b>J) Additional impairments on sovereign exposures (-)</b>	-942		-942		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.
<b>Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer</b>	-2,150		-6,732		9% RWA - CT 1 including existing government support measures
<b>Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures</b>	1,819		-2,763		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA); if >0.

**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

DE018  
COMMERZBANK AG

(in million Euro)

	Dec-11	Jun-12
<b>Total RWA <sup>(1)</sup></b>	<b>236,594</b>	<b>210,150</b>
RWA for credit risk	189,769	175,062
RWA Securitisation and re-securitisations	6,027	4,840
RWA Other credit risk	183,742	170,222
RWA for market risk	20,500	13,038
RWA operational risk	26,325	22,050
Transitional floors	0	0
RWA Other	0	0

### Notes and definitions

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

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		of which: loans and advances in the HTM and Loans and receivables portfolios	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>									
[ 0 - 3M ]	Austria	1	0	1	1	0	0	0	0		0	0	0	
[ 3M - 1Y ]		9	0	9	8	0	1	0	0		0	0	0	
[ 1Y - 2Y ]		0	0	-1	0	0	-2	40	0	0		0	0	
[ 2Y - 3Y ]		11	3	7	0	5	-1	2	0	0		0	0	
[ 3Y - 5Y ]		175	9	175	94	0	31	-14	5	41		1	-10	
[ 5Y - 10Y ]		29	7	26	0	3	16	10	0	0		0	-1	
[ 10Y - more ]		824	416	819	262	0	-2	16	0	144		24	-16	
<b>Total</b>	<b>1,049</b>	<b>435</b>	<b>1,035</b>	<b>365</b>	<b>8</b>	<b>43</b>	<b>55</b>	<b>7</b>	<b>185</b>	<b>0</b>	<b>25</b>	<b>-26</b>	<b>-52</b>	
[ 0 - 3M ]	Belgium	4	0	4	0	0	4	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	18	0		0	0	0	
[ 1Y - 2Y ]		2	0	2	0	0	0	-7	0	0		0	0	
[ 2Y - 3Y ]		107	0	104	0	0	104	0	2	0		0	0	
[ 3Y - 5Y ]		88	30	86	54	0	2	5	0	0		2	0	
[ 5Y - 10Y ]		5	0	-2	0	0	-3	22	8	0		0	0	
[ 10Y - more ]		5	0	3	0	0	3	0	0	0		0	0	
<b>Total</b>	<b>212</b>	<b>30</b>	<b>197</b>	<b>54</b>	<b>0</b>	<b>112</b>	<b>38</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-1</b>	
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-1	0		0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	-1	0		0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	2	0		0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Cyprus	0	0	-1	0	-1	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 2Y - 3Y ]		0	0	-1	0	-1	0	0	0	0		0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	-39	0	0		0	0	0	
[ 3M - 1Y ]		15	0	15	8	0	8	0	0		0	0	0	
[ 1Y - 2Y ]		2	0	2	0	0	2	0	0	0		0	0	
[ 2Y - 3Y ]		22	0	20	4	0	-2	0	18	0		0	0	
[ 3Y - 5Y ]		225	0	225	112	0	113	0	2	0		2	0	
[ 5Y - 10Y ]		266	0	266	0	0	10	0	256	3		3	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	
<b>Total</b>	<b>531</b>	<b>0</b>	<b>528</b>	<b>124</b>	<b>0</b>	<b>131</b>	<b>-39</b>	<b>0</b>	<b>274</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	
[ 0 - 3M ]	Denmark	7	7	7	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	-6	0	0		0	0	
[ 5Y - 10Y ]		8	0	8	0	0	0	0	8	0		0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	
<b>Total</b>	<b>16</b>	<b>7</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-6</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 5Y - 10Y ]		14	14	14	0	0	0	0	0	0		0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	
<b>Total</b>	<b>14</b>	<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		11	0	11	8	0	3	0	0	0		0	0	
[ 1Y - 2Y ]		8	0	8	0	0	8	0	0	0		0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	
[ 3Y - 5Y ]		11	0	11	0	0	11	0	0	0		0	0	
[ 5Y - 10Y ]		74	0	56	70	0	-14	17	0	0		0	-1	
[ 10Y - more ]		114	114	114	0	0	-1	0	0	0		0	0	
<b>Total</b>	<b>219</b>	<b>114</b>	<b>201</b>	<b>78</b>	<b>0</b>	<b>8</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>-1</b>	

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

(in million Euro)

Residual Maturity ↓	Country	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) <sup>(1)</sup>					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances in the HTM and Loans and receivables portfolios	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>							
[ 0 - 3M ]	France	351	140	351	5	0	205	-9	0	0	0	0	0
[ 3M - 1Y ]		411	4	405	15	0	387	0	0	0	0	0	0
[ 1Y - 2Y ]		32	0	28	0	0	21	11	0	8	0	0	0
[ 2Y - 3Y ]		66	0	62	0	0	62	0	0	0	0	0	0
[ 3Y - 5Y ]		73	15	42	5	0	-6	-21	1	28	0	0	0
[ 5Y - 10Y ]		84	8	43	0	0	2	3	5	33	0	0	0
[ 10Y - more ]		737	97	454	0	0	-161	0	516	0	14	14	0
<b>Total</b>		<b>1,754</b>	<b>263</b>	<b>1,384</b>	<b>25</b>	<b>0</b>	<b>511</b>	<b>-16</b>	<b>6</b>	<b>584</b>	<b>0</b>	<b>15</b>	<b>15</b>
[ 0 - 3M ]	Germany	2,288	781	2,287	69	0	1,351	369	0	85	0	-5	-5
[ 3M - 1Y ]		3,060	911	3,031	518	0	1,217	1,065	0	385	-1	-5	-4
[ 1Y - 2Y ]		3,038	1,549	3,007	177	0	833	23	0	448	0	-4	-4
[ 2Y - 3Y ]		1,928	600	1,861	766	0	178	-180	0	317	2	-40	-42
[ 3Y - 5Y ]		2,526	899	2,454	953	0	134	-11	0	468	1	-16	-17
[ 5Y - 10Y ]		7,044	2,953	6,941	3,340	0	212	7	-8	436	-35	-91	-56
[ 10Y - more ]		9,813	8,563	9,343	0	0	-4	562	8	783	8	4	-4
<b>Total</b>		<b>29,698</b>	<b>16,256</b>	<b>28,924</b>	<b>5,823</b>	<b>0</b>	<b>3,921</b>	<b>1,835</b>	<b>-9</b>	<b>2,923</b>	<b>1</b>	<b>-25</b>	<b>-157</b>
[ 0 - 3M ]	Greece <sup>(6)</sup>	1	0	1	0	0	1	0	0	0	0	0	0
[ 3M - 1Y ]		9	0	9	9	0	0	0	-1	0	0	0	0
[ 1Y - 2Y ]		9	0	0	1	0	0	0	-10	0	0	0	0
[ 2Y - 3Y ]		3	0	-2	0	0	-2	0	10	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		5	0	4	4	0	0	0	-5	0	0	-2	-2
[ 10Y - more ]		2,887	0	2,887	53	0	0	0	-1	2,833	0	0	0
<b>Total</b>		<b>2,913</b>	<b>0</b>	<b>2,898</b>	<b>66</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>-7</b>	<b>2,833</b>	<b>2,167</b>	<b>-3</b>	<b>-3</b>
[ 0 - 3M ]	Hungary	1	1	1	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		90	0	84	0	0	-6	0	1	90	0	0	0
[ 1Y - 2Y ]		6	1	-6	0	0	-11	0	-10	4	0	0	0
[ 2Y - 3Y ]		54	1	54	0	3	13	0	-1	36	1	1	0
[ 3Y - 5Y ]		224	3	224	0	0	9	0	-2	213	2	2	0
[ 5Y - 10Y ]		341	7	341	0	0	7	0	7	327	14	14	0
[ 10Y - more ]		9	7	9	0	0	2	0	7	0	0	0	0
<b>Total</b>		<b>725</b>	<b>21</b>	<b>707</b>	<b>3</b>	<b>13</b>	<b>0</b>	<b>2</b>	<b>670</b>	<b>1</b>	<b>16</b>	<b>16</b>	<b>0</b>
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Ireland	1	0	1	0	0	1	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	-1	0	0	-1	0	0	0	0	0	0
[ 2Y - 3Y ]		1	0	1	0	0	1	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	-5	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	3	0	0	0	0
<b>Total</b>		<b>3</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Italy	122	0	106	0	0	106	0	0	0	0	0	0
[ 3M - 1Y ]		51	0	48	0	0	44	0	0	4	0	0	0
[ 1Y - 2Y ]		30	0	1	0	0	1	0	0	0	0	0	0
[ 2Y - 3Y ]		50	0	23	0	0	20	0	1	3	0	0	0
[ 3Y - 5Y ]		531	0	466	0	0	-2	0	0	468	2	2	0
[ 5Y - 10Y ]		464	0	-219	0	0	-555	1	78	336	6	6	0
[ 10Y - more ]		8,348	0	7,720	3,104	0	-58	19	-6	4,674	1,623	690	-932
<b>Total</b>		<b>9,596</b>	<b>0</b>	<b>8,145</b>	<b>3,104</b>	<b>-444</b>	<b>21</b>	<b>73</b>	<b>5,485</b>	<b>5</b>	<b>1,630</b>	<b>698</b>	<b>-932</b>
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		60	0	60	0	0	0	0	0	60	1	1	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		83	0	80	0	0	-3	0	0	83	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	2	0	0	0	0
<b>Total</b>		<b>143</b>	<b>0</b>	<b>140</b>	<b>0</b>	<b>0</b>	<b>-3</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>

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) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>									
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0		0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0		0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0		0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0		0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0		0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0		0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0		0	0	0	0	
[ 3M - 1Y ]		25	0	25	0	0	0	0	0	25		0	0	0	0
[ 1Y - 2Y ]		65	0	65	0	0	0	0	-10	65		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		102	0	102	0	0	2	0	0	100		2	2	0	0
[ 5Y - 10Y ]		69	0	69	0	0	1	0	-2	68		2	2	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>		<b>261</b>	<b>0</b>	<b>261</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>-12</b>	<b>258</b>	<b>1</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0		0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	0	0
[ 1Y - 2Y ]		17	0	17	11	0	6	0	0	0		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>		<b>17</b>	<b>0</b>	<b>17</b>	<b>11</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0		0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Netherlands	30	0	30	11	0	18	0	0		0	0	0	0	
[ 3M - 1Y ]		288	5	288	0	0	282	0	0		0	0	0	0	0
[ 1Y - 2Y ]		14	0	14	0	0	14	4	0	0		0	0	0	0
[ 2Y - 3Y ]		9	5	-12	3	0	-20	-70	0	0		0	0	0	0
[ 3Y - 5Y ]		13	5	10	4	0	1	14	0	0		0	0	0	0
[ 5Y - 10Y ]		130	5	113	117	0	-10	-74	0	0		-1	-4	-3	-3
[ 10Y - more ]		12	0	0	0	0	0	-298	0	0		0	0	0	0
<b>Total</b>		<b>495</b>	<b>21</b>	<b>442</b>	<b>136</b>	<b>286</b>	<b>-425</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>-4</b>	<b>-3</b>	<b>-3</b>	
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0		0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0		0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0		0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0		0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0		0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0		0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Poland	57	3	57	54	0	0	0	0		0	0	0	0	
[ 3M - 1Y ]		1,103	35	1,103	852	0	0	0	0	216		-1	-1	0	0
[ 1Y - 2Y ]		267	37	267	199	0	15	0	0	15		-1	-1	0	0
[ 2Y - 3Y ]		61	19	61	27	0	15	0	0	0		0	0	0	0
[ 3Y - 5Y ]		879	94	879	566	0	1	0	-1	217		0	0	0	0
[ 5Y - 10Y ]		2,154	369	2,148	1,224	0	1	0	2	554		15	15	0	0
[ 10Y - more ]		144	76	128	8	0	-15	0	0	60		1	1	0	0
<b>Total</b>		<b>4,664</b>	<b>633</b>	<b>4,643</b>	<b>2,930</b>	<b>17</b>	<b>0</b>	<b>1</b>	<b>1,062</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0		0	0	0	0	
[ 3M - 1Y ]		0	0	-1	0	0	-1	0	0		0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	-11	0		0	0	0	0
[ 2Y - 3Y ]		1	0	1	0	0	1	0	4	0		0	0	0	0
[ 3Y - 5Y ]		0	0	-1	0	0	-1	0	0	0		0	0	0	0
[ 5Y - 10Y ]		366	51	366	0	0	0	0	-19	315		8	8	0	0
[ 10Y - more ]		475	0	475	0	0	0	0	11	475		34	34	0	0
<b>Total</b>		<b>843</b>	<b>51</b>	<b>840</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>-15</b>	<b>790</b>	<b>3</b>	<b>42</b>	<b>42</b>	<b>0</b>	<b>0</b>	

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) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)							
[ 0 - 3M ]	Romania	34	34	34	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		10	10	10	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		32	32	32	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		7	7	7	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>83</b>	<b>83</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		253	0	253	0	0	0	0	253	0		1	1	0
[ 3Y - 5Y ]		1	0	-2	0	0	-2	0	0	0		0	0	0
[ 5Y - 10Y ]		143	0	142	0	0	2	0	1	140		3	3	0
[ 10Y - more ]		0	0	-1	0	0	-1	0	0	0		0	0	0
<b>Total</b>		<b>396</b>	<b>0</b>	<b>391</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>1</b>	<b>393</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		21	0	21	0	0	0	0	0	21		0	0	0
[ 3Y - 5Y ]		2	0	2	2	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		58	0	58	0	0	0	0	2	58		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>82</b>	<b>0</b>	<b>82</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>79</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	123	0	123	59	64	0	0	0	0		0	0	0
[ 3M - 1Y ]		434	76	430	0	18	0	0	336	0		0	0	0
[ 1Y - 2Y ]		83	0	83	0	23	0	0	60	0		0	0	0
[ 2Y - 3Y ]		258	0	256	34	4	0	0	218	2		2	1	-1
[ 3Y - 5Y ]		861	121	848	0	0	-2	0	729	3		3	3	0
[ 5Y - 10Y ]		526	97	-607	19	0	-1,120	0	397	6		3	2	-4
[ 10Y - more ]		796	80	788	12	0	129	0	567	17		17	17	0
<b>Total</b>		<b>3,081</b>	<b>373</b>	<b>1,922</b>	<b>124</b>	<b>-883</b>	<b>0</b>	<b>-8</b>	<b>2,308</b>	<b>4</b>	<b>30</b>	<b>25</b>	<b>-5</b>	<b>0</b>
[ 0 - 3M ]	Sweden	12	12	12	0	0	23	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	1	0	0	0	0		0	0	0
[ 1Y - 2Y ]		3	0	3	0	3	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	-1	0	-1	0	0	0	0		0	0	0
[ 3Y - 5Y ]		22	0	22	0	0	0	0	22	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>38</b>	<b>12</b>	<b>37</b>	<b>0</b>	<b>2</b>	<b>24</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	42	0	0		0	0	0	0
[ 3M - 1Y ]		4	4	4	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		12	12	12	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		3	2	3	1	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		18	18	18	0	0	0	0	2	0		0	0	0
[ 10Y - more ]		2,256	2,216	2,256	0	0	0	0	40	0		-1	-1	0
<b>Total</b>		<b>2,293</b>	<b>2,252</b>	<b>2,293</b>	<b>1</b>	<b>0</b>	<b>42</b>	<b>2</b>	<b>40</b>	<b>0</b>	<b>-1</b>	<b>-1</b>	<b>0</b>	<b>0</b>
<b>TOTAL EEA 30</b>		<b>59,125</b>	<b>20,567</b>	<b>55,196</b>	<b>12,843</b>	<b>11</b>	<b>3,718</b>	<b>1,546</b>	<b>69</b>	<b>18,057</b>	<b>2,184</b>	<b>1,765</b>	<b>636</b>	<b>-1,130</b>

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 counterparties 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 counterparties (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 counterparties (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) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		of which: loans and advances in the HTM and Loans and receivables portfolios	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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 ]	Austria	6	0	6	0	0	6	3	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		2	1	2	0	0	1	24	0	0		0	0	0
[ 2Y - 3Y ]		35	1	25	0	5	18	2	6	0		0	0	0
[ 3Y - 5Y ]		154	10	153	98	0	5	5	0	41		1	-13	-14
[ 5Y - 10Y ]		19	4	-27	0	5	-35	-2	0	0		0	0	0
[ 10Y - more ]		818	416	808	270	0	-8	32	0	130		19	-27	-46
<b>Total</b>	<b>1,033</b>	<b>433</b>	<b>967</b>	<b>368</b>	<b>10</b>	<b>-14</b>	<b>63</b>	<b>6</b>	<b>171</b>	<b>0</b>	<b>20</b>	<b>-40</b>	<b>-60</b>	
[ 0 - 3M ]	Belgium	1	1	1	0	0	1	0	0		0	0	0	0
[ 3M - 1Y ]		60	0	57	0	0	57	0	0		0	0	0	0
[ 1Y - 2Y ]		0	0	-1	0	0	-1	-8	0	0		0	0	0
[ 2Y - 3Y ]		146	30	146	0	0	116	5	0	0		0	0	0
[ 3Y - 5Y ]		65	0	56	56	0	0	0	0	0		1	-3	-3
[ 5Y - 10Y ]		14	0	2	0	0	2	22	0	0		0	0	0
[ 10Y - more ]		3	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>290</b>	<b>31</b>	<b>263</b>	<b>56</b>	<b>0</b>	<b>176</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>-3</b>	<b>-3</b>	
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		1	0	1	0	0	1	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	1	0		0	0	0
<b>Total</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	0
[ 1Y - 2Y ]		18	0	-2	0	0	-2	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	-1	0	0	-1	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	-1	0	0	-1	0	0	0		0	0	0
[ 5Y - 10Y ]		1	0	1	0	0	1	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>19</b>	<b>0</b>	<b>-4</b>	<b>0</b>	<b>0</b>	<b>-4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		8	0	8	8	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		24	0	24	5	0	1	0	0	18		0	0	0
[ 3Y - 5Y ]		117	0	117	117	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		256	0	249	0	0	-7	0	0	256		3	3	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>408</b>	<b>0</b>	<b>401</b>	<b>132</b>	<b>0</b>	<b>-6</b>	<b>0</b>	<b>0</b>	<b>274</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	
[ 0 - 3M ]	Denmark	7	7	7	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		16	0	16	0	0	16	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	-5	0	0		0	0	0
[ 5Y - 10Y ]		7	0	7	0	0	0	0	7	7		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>30</b>	<b>7</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>-5</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		14	14	14	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>14</b>	<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Finland	0	0	0	0	0	0	4	0		0	0	0	0
[ 3M - 1Y ]		0	0	-24	0	0	-24	0	0	0		0	0	0
[ 1Y - 2Y ]		15	0	15	0	0	15	0	0	0		0	0	0
[ 2Y - 3Y ]		2	0	2	0	0	2	0	0	0		0	0	0
[ 3Y - 5Y ]		1	0	-10	0	0	-10	0	0	0		0	0	0
[ 5Y - 10Y ]		88	0	82	76	0	7	17	0	7		0	-2	-2
[ 10Y - more ]		111	111	110	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>216</b>	<b>111</b>	<b>176</b>	<b>76</b>	<b>0</b>	<b>-11</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-2</b>	<b>-2</b>	

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

(in million Euro)

Residual Maturity ↓	Country	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) <sup>(1)</sup>					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances in the HTM and Loans and receivables portfolios	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>							
[ 0 - 3M ]	France	420	128	420	0	292	0	0	0	0	0	0	
[ 3M - 1Y ]		232	2	5	5	-1	0	0	0	0	0	0	
[ 1Y - 2Y ]		207	0	200	0	192	10	0	8	0	0	0	
[ 2Y - 3Y ]		44	5	30	0	25	0	0	0	0	0	0	
[ 3Y - 5Y ]		81	8	-71	5	-113	-23	1	28	0	0	0	
[ 5Y - 10Y ]		138	15	-487	0	-535	4	4	33	0	0	0	
[ 10Y - more ]		738	86	442	0	-160	0	0	516	0	14	14	
<b>Total</b>	<b>1,859</b>	<b>244</b>	<b>538</b>	<b>10</b>	<b>-300</b>	<b>-10</b>	<b>5</b>	<b>584</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>0</b>	
[ 0 - 3M ]	Germany	1,625	441	1,624	384	610	-414	0	190	0	-1	-1	
[ 3M - 1Y ]		2,087	1,224	2,052	73	568	-346	0	188	0	-1	-1	
[ 1Y - 2Y ]		3,000	1,174	2,925	710	584	-56	0	457	0	-27	-27	
[ 2Y - 3Y ]		1,873	531	1,791	860	225	-137	0	175	0	-35	-34	
[ 3Y - 5Y ]		2,509	1,018	2,119	864	-176	-252	0	413	0	-32	-30	
[ 5Y - 10Y ]		7,633	3,248	7,356	3,537	33	144	0	538	-13	-253	-241	
[ 10Y - more ]		9,525	8,346	8,950	0	-78	998	0	681	6	6	0	
<b>Total</b>	<b>28,250</b>	<b>15,982</b>	<b>26,817</b>	<b>6,427</b>	<b>1,764</b>	<b>-63</b>	<b>0</b>	<b>2,643</b>	<b>2</b>	<b>-9</b>	<b>-344</b>	<b>-334</b>	
[ 0 - 3M ]	Greece <sup>(6)</sup>	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		3	0	-2	0	-2	0	0	0	0	0	0	
<b>Total</b>	<b>3</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Hungary	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		19	1	13	0	11	0	0	0	0	0	0	
[ 1Y - 2Y ]		8	1	8	0	6	0	1	0	0	0	0	
[ 2Y - 3Y ]		1	1	1	0	0	0	1	0	0	0	0	
[ 3Y - 5Y ]		165	3	165	0	0	0	-2	162	1	1	0	
[ 5Y - 10Y ]		298	7	298	0	0	0	11	285	12	12	0	
[ 10Y - more ]		6	6	6	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>497</b>	<b>21</b>	<b>490</b>	<b>0</b>	<b>23</b>	<b>0</b>	<b>10</b>	<b>447</b>	<b>1</b>	<b>13</b>	<b>13</b>	<b>0</b>	
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		1	0	1	0	1	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	0	1	0	1	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		6	0	6	0	6	0	0	0	0	0	0	
[ 5Y - 10Y ]		4	0	2	0	2	0	-4	0	0	0	0	
[ 10Y - more ]		0	0	-1	0	-1	0	0	0	0	0	0	
<b>Total</b>	<b>12</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>-4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Italy	106	0	77	0	77	0	0	0	0	0	0	
[ 3M - 1Y ]		56	0	-63	0	-64	0	0	2	0	0	0	
[ 1Y - 2Y ]		29	0	7	0	7	0	-2	0	0	0	0	
[ 2Y - 3Y ]		203	0	143	0	-24	0	1	167	2	2	0	
[ 3Y - 5Y ]		410	0	331	0	21	0	-8	309	0	0	0	
[ 5Y - 10Y ]		548	0	-173	0	-582	0	80	409	6	6	0	
[ 10Y - more ]		8,609	0	7,930	3,347	-57	22	-9	4,640	0	1,561	478	
<b>Total</b>	<b>9,961</b>	<b>0</b>	<b>8,252</b>	<b>3,347</b>	<b>-623</b>	<b>22</b>	<b>63</b>	<b>5,528</b>	<b>10</b>	<b>1,569</b>	<b>485</b>	<b>-1,084</b>	
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		60	0	60	0	0	0	0	60	1	1	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		78	0	77	0	-1	0	0	78	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	2	0	0	0	0	
<b>Total</b>	<b>138</b>	<b>0</b>	<b>137</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>2</b>	<b>138</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	



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) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>								
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0		0	0	0	
<b>Total</b>		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		65	0	65	0	0	0	0	65		0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 3Y - 5Y ]		100	0	100	0	0	0	0	100		2	2	0	
[ 5Y - 10Y ]		70	0	69	0	0	1	0	68	-1	2	2	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		235	0	234	0	1	0	-2	233	1	5	5	0	
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		11	0	11	11	0	0	0	0		0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 5Y - 10Y ]		10	0	10	0	0	10	0	0		0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0		0	0	0	
<b>Total</b>		21	0	21	11	10	0	0	0	0	0	0	0	
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0		0	0	0	
<b>Total</b>		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Netherlands	99	0	99	0	99	609	0	0		0	0	0	
[ 3M - 1Y ]		485	5	423	0	0	417	2	0		0	0	0	
[ 1Y - 2Y ]		33	1	33	1	0	31	-60	0		0	0	0	
[ 2Y - 3Y ]		9	7	-88	0	0	-95	-14	0		0	0	0	
[ 3Y - 5Y ]		279	0	268	272	0	-5	-91	0		0	-1	-1	
[ 5Y - 10Y ]		125	0	105	120	0	-15	25	0		0	-5	-5	
[ 10Y - more ]		78	0	53	0	0	53	-379	0		0	0	0	
<b>Total</b>		1,107	13	892	394	485	92	-1	0	0	1	-6	-6	
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0		0	0	0	
<b>Total</b>		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Poland	444	3	444	427	0	1	0	12		0	0	0	
[ 3M - 1Y ]		427	12	427	416	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		156	17	128	113	0	-2	0	0		0	0	0	
[ 2Y - 3Y ]		199	22	197	134	0	-1	0	42		-1	-1	0	
[ 3Y - 5Y ]		984	90	983	717	0	-1	0	177		-8	-8	0	
[ 5Y - 10Y ]		2,298	363	2,295	1,352	0	6	0	574		6	6	0	
[ 10Y - more ]		84	76	67	8	0	-17	0	0		0	0	0	
<b>Total</b>		4,592	583	4,541	3,166	0	-13	2	805	0	-3	-3	0	
[ 0 - 3M ]	Portugal	2	0	2	0	2	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0		0	0	0	
[ 1Y - 2Y ]		7	0	7	0	0	7	0	0		0	0	0	
[ 2Y - 3Y ]		9	0	0	0	0	0	0	2		0	0	0	
[ 3Y - 5Y ]		0	0	-7	0	0	-7	0	0		0	0	0	
[ 5Y - 10Y ]		377	51	376	0	0	10	0	-28	315	8	8	0	
[ 10Y - more ]		477	0	477	0	0	2	0	-11	475	34	34	0	
<b>Total</b>		873	51	856	0	15	0	-37	790	8	41	41	0	

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

(in million Euro)

Residual Maturity ↓	Country	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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>	
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances in the HTM and Loans and receivables portfolios	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)								of which: Financial assets held for trading <sup>(2)</sup>
[ 0 - 3M ]	Romania	11	11	11	0	0	0		0	0	0		
[ 3M - 1Y ]		7	7	7	0	0	0		0	0	0		
[ 1Y - 2Y ]		4	4	4	0	0	0		0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0		0	0	0		
[ 3Y - 5Y ]		38	38	38	0	0	0		0	0	0		
[ 5Y - 10Y ]		21	21	21	0	0	0		0	0	0		
[ 10Y - more ]		0	0	0	0	0	0		0	0	0		
<b>Total</b>	<b>81</b>	<b>81</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0		0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0		0	0	0		
[ 1Y - 2Y ]		253	0	252	0	0	0	253		1	1		
[ 2Y - 3Y ]		1	0	1	0	1	0	0		0	0		
[ 3Y - 5Y ]		44	0	39	0	-1	0	40		1	1		
[ 5Y - 10Y ]		102	0	102	0	2	0	100		3	3		
[ 10Y - more ]		0	0	-1	0	-1	0	0		0	0		
<b>Total</b>	<b>399</b>	<b>0</b>	<b>393</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>393</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>		
[ 0 - 3M ]	Slovenia	3	3	3	0	0	0		0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0		0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0		0	0		
[ 2Y - 3Y ]		1	0	1	1	0	0	0		0	0		
[ 3Y - 5Y ]		60	0	60	2	0	0	58		0	0		
[ 5Y - 10Y ]		0	0	0	0	0	1	0		0	0		
[ 10Y - more ]		0	0	0	0	0	0	0		0	0		
<b>Total</b>	<b>63</b>	<b>3</b>	<b>63</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	Spain	148	28	148	0	1	0	119		0	0		
[ 3M - 1Y ]		162	0	154	0	12	0	142		0	0		
[ 1Y - 2Y ]		82	0	82	0	22	0	60		0	0		
[ 2Y - 3Y ]		197	0	196	34	3	0	160		3	1		
[ 3Y - 5Y ]		1,034	117	1,013	0	-18	0	915		5	5		
[ 5Y - 10Y ]		348	95	-426	14	-753	0	218		8	3		
[ 10Y - more ]		660	79	659	9	3	0	567		19	19		
<b>Total</b>	<b>2,632</b>	<b>319</b>	<b>1,826</b>	<b>57</b>	<b>-730</b>	<b>0</b>	<b>2,180</b>	<b>30</b>	<b>34</b>	<b>27</b>	<b>-7</b>		
[ 0 - 3M ]	Sweden	0	0	0	0	0	2	0		0	0		
[ 3M - 1Y ]		0	0	0	0	0	-1	0		0	0		
[ 1Y - 2Y ]		4	0	4	0	4	0	0		0	0		
[ 2Y - 3Y ]		6	0	6	0	0	0	0		0	0		
[ 3Y - 5Y ]		23	0	23	0	0	0	23		0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0		0	0		
[ 10Y - more ]		0	0	0	0	0	0	0		0	0		
<b>Total</b>	<b>33</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>10</b>	<b>1</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0		0	0		
[ 3M - 1Y ]		9	9	9	0	0	0	0		0	0		
[ 1Y - 2Y ]		7	6	7	1	0	0	0		0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0		0	0		
[ 3Y - 5Y ]		0	0	0	0	0	3	0		0	0		
[ 5Y - 10Y ]		21	19	19	0	0	1	0		0	0		
[ 10Y - more ]		2,283	2,242	2,283	0	0	0	41		-1	-1		
<b>Total</b>	<b>2,320</b>	<b>2,276</b>	<b>2,318</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>41</b>	<b>0</b>	<b>-1</b>	<b>-1</b>	<b>0</b>		
<b>TOTAL EEA 30</b>	<b>55,088</b>	<b>20,167</b>	<b>49,347</b>	<b>14,048</b>	<b>10</b>	<b>807</b>	<b>138</b>	<b>49</b>	<b>14,315</b>	<b>52</b>	<b>1,692</b>	<b>196</b>	<b>-1,496</b>

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 counterparties 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 counterparties (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 counterparties (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).