

Composition of capital

GB089
HSBC HOLDINGS plc

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	97,659		107,307		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	118,850		128,475		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-21,191		-21,168		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	1,722		959		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2,987	-0.3%	-3,519	-0.4%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	0		0		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 ⁽²⁾	-933	-0.1%	-1,083	-0.1%	COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-2,200	-0.2%	-2,550	-0.3%	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)	94,672	10.1%	103,788	11.3%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	94,672	10.1%	103,788	11.3%	
G) Hybrid instruments not subscribed by government	13,211		12,919		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	107,883	11.5%	116,707	12.7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	934,782		921,284		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	-17		-17		
I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios ⁽³⁾, as of 30th September 2011	0		0		
Sovereign capital buffer for exposures in EEA (H+I)	0		0		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		0		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-10,542		-20,872		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-10,542		-20,872		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

Notes and definitions

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

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

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

Composition of RWA

GB089
HSBC HOLDINGS plc

(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	934,782	921,284
RWA for credit risk	782,117	779,396
RWA Securitisation and re-securitisations	21,849	24,065
RWA Other credit risk	41,574	39,345
RWA for market risk	56,555	43,114
RWA operational risk	96,109	98,774
Transitional floors	0	0
RWA Other	0	0

Notes and definitions

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

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	191	0	190	0	0	190	0	0	0		0	0	0
[3M - 1Y]		0	0	-157	0	0	-157	-107	0	0		0	0	0
[1Y - 2Y]		0	0	-89	0	0	-89	7	-1	0		0	0	0
[2Y - 3Y]		35	0	35	0	0	35	-12	1	0		0	0	0
[3Y - 5Y]		71	0	62	28	0	34	-37	-38	0		1	1	-2
[5Y - 10Y]		545	0	516	264	0	252	32	-8	0		-4	8	-4
[10Y - more]		108	0	-18	0	0	-18	-86	0	0		0	0	0
Total		950	0	539	292	0	247	-203	-46	0	0	-3	9	-6
[0 - 3M]	Belgium	24	0	24	0	0	24	0	0	0		0	0	0
[3M - 1Y]		77	0	8	36	0	-28	0	0	0		1	-1	0
[1Y - 2Y]		0	0	-519	0	0	-519	21	-1	0		0	0	0
[2Y - 3Y]		276	0	150	78	0	72	0	7	0		0	0	0
[3Y - 5Y]		459	0	323	77	0	246	0	-25	0		1	2	-3
[5Y - 10Y]		243	0	99	0	0	99	0	-10	0		0	0	0
[10Y - more]		145	0	-182	0	0	-182	0	0	0		0	0	0
Total		1,224	0	-97	191	0	-288	21	-29	0	0	2	1	-3
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	-1	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	1	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	1	0	0	0	0	0
[0 - 3M]	Czech Republic	27	0	27	27	0	0	0	0	0		0	0	0
[3M - 1Y]		318	0	318	318	0	0	0	0	0		0	0	0
[1Y - 2Y]		1	0	1	0	0	1	10	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-9	0		0	0	0
[5Y - 10Y]		13	0	12	0	0	12	0	7	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		359	0	358	345	0	13	10	-3	0	0	0	0	0
[0 - 3M]	Denmark	8	0	7	2	0	5	0	0	0		0	0	0
[3M - 1Y]		8	0	8	2	0	6	-42	0	0		0	0	0
[1Y - 2Y]		1	0	0	1	0	-1	0	0	0		0	0	0
[2Y - 3Y]		45	0	45	0	0	45	0	0	0		0	0	0
[3Y - 5Y]		59	0	46	0	0	46	0	1	0		0	0	0
[5Y - 10Y]		6	0	-30	0	0	-30	-6	-3	0		0	0	0
[10Y - more]		45	0	36	0	0	36	0	0	0		0	0	0
Total		172	0	112	5	0	107	-48	-2	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	2	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	2	0	0	0	0	0	0
[0 - 3M]	Finland	1,137	0	1,137	0	0	1,137	2	0	0		0	0	0
[3M - 1Y]		14	0	14	0	0	14	-11	0	0		0	0	0
[1Y - 2Y]		43	0	43	0	0	43	-3	0	0		0	0	0
[2Y - 3Y]		56	0	56	0	0	56	-308	0	0		0	0	0
[3Y - 5Y]		52	0	8	0	0	8	-45	0	0		0	0	0
[5Y - 10Y]		297	0	260	0	0	260	-375	-1	0		0	0	0
[10Y - more]		30	0	26	30	0	-4	-452	0	0		4	0	-4
Total		1,629	0	1,544	30	0	1,514	-1,192	-1	0	0	4	0	-4

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	794	0	540	676	0	-136	0	0	0		2	0	-2
[3M - 1Y]		751	0	-44	642	0	-686	0	-1	0		1	0	-1
[1Y - 2Y]		1,526	0	695	298	0	397	0	3	0		0	1	-1
[2Y - 3Y]		2,477	0	2,108	2,412	0	-304	0	-3	0		-2	17	-15
[3Y - 5Y]		3,493	0	2,507	1,233	0	1,274	0	-33	0		-6	25	-19
[5Y - 10Y]		1,523	0	-148	857	0	-1,005	0	-22	0		-8	19	-11
[10Y - more]		2,748	0	1,354	0	0	1,354	0	0	0		0	0	0
Total	13,312	0	7,012	6,118	0	894	0	-56	0	0	-13	62	-49	
[0 - 3M]	Germany	756	0	261	648	0	-387	0	0	0		0	0	0
[3M - 1Y]		1,589	0	625	1,134	0	-509	0	-1	0		-2	2	0
[1Y - 2Y]		2,414	0	1,837	755	0	1,082	10	0	0		-12	14	-2
[2Y - 3Y]		906	0	646	181	0	465	0	0	0		-4	4	0
[3Y - 5Y]		3,347	0	2,917	1,704	0	1,213	25	-29	0		-46	47	-1
[5Y - 10Y]		746	0	-377	220	0	-597	-82	12	0		0	6	-6
[10Y - more]		1,791	0	1,144	33	0	1,111	220	0	0		-8	8	0
Total	11,549	0	7,053	4,675	0	2,378	173	-18	0	0	-72	81	-9	
[0 - 3M]	Greece ⁽⁵⁾	5	0	-5	0	0	-5	0	10	0		0	0	0
[3M - 1Y]		91	0	91	0	0	91	0	27	0		0	0	0
[1Y - 2Y]		27	0	18	21	0	-3	0	45	0		0	0	0
[2Y - 3Y]		46	0	46	17	0	29	0	111	0		0	0	0
[3Y - 5Y]		61	0	61	0	0	61	0	169	0		0	0	0
[5Y - 10Y]		41	0	28	0	0	28	0	-7	0		0	0	0
[10Y - more]		32	0	9	0	0	9	0	7	0		0	0	0
Total	303	0	248	38	0	210	0	362	0	0	0	0	0	
[0 - 3M]	Hungary	342	0	342	0	0	342	0	0	0		0	0	0
[3M - 1Y]		6	0	6	0	0	6	-106	-4	0		0	0	0
[1Y - 2Y]		1	0	1	0	0	1	-195	4	0		0	0	0
[2Y - 3Y]		9	0	9	0	0	9	0	3	0		0	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	-14	0		0	0	0
[5Y - 10Y]		4	0	-7	0	0	-7	-57	15	0		0	0	0
[10Y - more]		22	0	22	0	0	22	0	0	0		0	0	0
Total	386	0	375	0	0	375	-358	4	0	0	0	0	0	
[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	-1	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	-11	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	4	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	-8	0	0	0	0	0	
[0 - 3M]	Ireland	27	-1	28	0	0	28	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		3	0	3	0	0	3	41	-3	0		0	0	0
[2Y - 3Y]		29	1	29	6	0	23	11	5	0		0	0	0
[3Y - 5Y]		22	0	22	0	0	22	7	15	0		0	0	0
[5Y - 10Y]		9	0	-86	0	0	-86	137	-13	0		0	0	0
[10Y - more]		69	0	69	0	0	69	0	0	0		0	0	0
Total	159	0	65	6	0	59	196	4	0	0	0	0	0	
[0 - 3M]	Italy	169	0	-804	154	0	-958	0	0	0		0	0	0
[3M - 1Y]		1,228	0	735	276	0	459	0	0	0		0	2	-2
[1Y - 2Y]		1,408	0	1,242	0	0	1,242	0	-5	0		0	0	0
[2Y - 3Y]		1,001	0	414	0	0	414	0	1	0		0	0	0
[3Y - 5Y]		706	0	-659	0	0	-659	-587	-2	0		0	0	0
[5Y - 10Y]		1,216	0	54	0	0	54	106	1	0		0	0	0
[10Y - more]		1,102	0	494	0	0	494	0	26	0		0	0	0
Total	6,830	0	1,476	430	0	1,046	-481	21	0	0	0	2	-2	
[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	-6	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	8	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	-6	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	-3	0	0	0	0	0	

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	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	-2	0		0	0	0	0
[3Y - 5Y]		12	0	12	0	0	12	0	3	0		0	0	0	0
[5Y - 10Y]		13	0	-7	0	0	-7	0	3	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	-9	0		0	0	0	0
Total		25	0	5	0	5	0	-5	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	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]		103	0	103	103	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
Total		103	0	103	103	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta	25	0	25	25	0	0	0	0	0		0	0	0	0
[3M - 1Y]		73	0	73	73	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		69	0	69	69	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		244	0	244	244	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		107	0	107	107	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		150	0	150	150	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		668	0	668	668	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	367	0	260	5	255	0	0	0	0		0	0	0	0
[3M - 1Y]		15	0	15	0	15	0	0	0	0		0	0	0	0
[1Y - 2Y]		112	0	-270	111	0	-381	0	1	0		-2	2	0	0
[2Y - 3Y]		315	0	137	111	0	26	0	0	0		-3	3	0	0
[3Y - 5Y]		60	0	-89	0	0	-89	0	-10	0		0	0	0	0
[5Y - 10Y]		609	0	494	282	0	212	0	14	0		-2	7	-5	0
[10Y - more]		11	0	-299	0	0	-299	0	0	0		0	0	0	0
Total		1,489	0	248	509	-261	0	5	0	0	-7	12	-5	0	
[0 - 3M]	Norway	13	0	13	0	13	0	0	0	0		0	0	0	0
[3M - 1Y]		4	0	4	0	4	0	0	0	0		0	0	0	0
[1Y - 2Y]		1	0	-5	0	0	-5	0	0	0		0	0	0	0
[2Y - 3Y]		6	0	6	0	0	6	0	0	0		0	0	0	0
[3Y - 5Y]		21	0	21	0	0	21	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
Total		45	0	39	0	39	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	99	0	87	85	2	0	0	0	0		0	0	0	0
[3M - 1Y]		75	0	75	2	73	0	1	0	0		0	0	0	0
[1Y - 2Y]		131	0	64	65	0	-1	0	-2	0		0	0	0	0
[2Y - 3Y]		38	0	21	20	0	1	0	-1	0		0	0	0	0
[3Y - 5Y]		17	0	17	0	0	17	0	-2	0		0	0	0	0
[5Y - 10Y]		50	0	46	0	0	46	0	3	0		0	0	0	0
[10Y - more]		1	0	-6	0	0	-6	0	0	0		0	0	0	0
Total		411	0	304	172	132	0	-1	0	0	0	0	0	0	
[0 - 3M]	Portugal	251	0	251	0	251	0	0	0	0		0	0	0	0
[3M - 1Y]		1	0	1	0	1	0	1	0	0		0	0	0	0
[1Y - 2Y]		0	0	-20	0	0	-20	0	-12	0		0	0	0	0
[2Y - 3Y]		32	0	32	0	32	0	0	1	0		0	0	0	0
[3Y - 5Y]		127	0	95	0	0	95	0	20	0		0	0	0	0
[5Y - 10Y]		43	0	-37	0	0	-37	0	-8	0		0	0	0	0
[10Y - more]		39	0	35	0	0	35	0	0	0		0	0	0	0
Total		493	0	357	0	357	0	2	0	0	0	0	0	0	

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Romania	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	-2		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	-1		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	-1		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	-5		0	0	0	0
Total		0	0	0	0	0	0	0	-9	0	0	0	0	0	
[0 - 3M]	Slovakia	0	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	-2		0	0	0	0
[3Y - 5Y]		4	0	4	0	0	4	0	0	4		0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0	-4		0	0	0	0
[10Y - more]		24	0	24	0	0	24	0	0	0		0	0	0	0
Total		29	0	29	0	0	29	0	-2	0	0	0	0	0	
[0 - 3M]	Slovenia	0	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	-1		0	0	0	0
[2Y - 3Y]		70	0	70	0	0	70	0	0	-4		0	0	0	0
[3Y - 5Y]		27	0	-10	0	0	-10	0	0	16		0	0	0	0
[5Y - 10Y]		118	0	91	0	0	91	0	0	-8		0	0	0	0
[10Y - more]		51	0	51	0	0	51	0	0	0		0	0	0	0
Total		266	0	202	0	202	0	0	3	0	0	0	0	0	
[0 - 3M]	Spain	49	0	49	0	49	0	-2	0	0		0	0	0	0
[3M - 1Y]		733	0	440	246	0	194	0	0	800		-2	2	0	0
[1Y - 2Y]		260	0	-186	168	0	-354	0	0	1		-5	5	0	0
[2Y - 3Y]		10	0	-89	0	0	-89	0	0	-9		0	0	0	0
[3Y - 5Y]		94	0	-27	0	0	-27	0	0	-7		0	0	0	0
[5Y - 10Y]		198	0	107	0	0	107	0	0	-5		0	0	0	0
[10Y - more]		199	0	81	0	0	81	0	0	0		0	0	0	0
Total		1,543	0	375	414	0	-39	-20	780	0	0	-7	7	0	
[0 - 3M]	Sweden	0	0	-2	0	-2	0	0	0	0		0	0	0	0
[3M - 1Y]		35	0	35	0	0	35	0	0	0		0	0	0	0
[1Y - 2Y]		1	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		3	0	0	0	0	0	0	0	1		0	0	0	0
[3Y - 5Y]		15	0	10	2	0	8	0	0	-3		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	2		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		54	0	43	2	0	41	0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	1,570	1	624	1,360	0	-736	0	0	-99		-1	1	0	0
[3M - 1Y]		2,678	0	2,678	2,022	0	656	0	0	-517		-9	9	0	0
[1Y - 2Y]		3,287	0	3,282	2,323	0	959	0	0	-48		-49	49	0	0
[2Y - 3Y]		922	0	787	824	0	-37	0	0	-65		-26	33	-7	0
[3Y - 5Y]		11,597	0	10,894	9,300	0	1,594	0	0	-17		225	87	-312	0
[5Y - 10Y]		8,312	0	6,760	7,811	0	-1,051	0	0	1		-335	834	-499	0
[10Y - more]		6,340	0	5,102	585	0	4,517	0	0	0		-125	125	0	0
Total		34,706	1	30,127	24,225	0	5,902	0	-745	0	0	-320	1,138	-818	0
TOTAL EEA 30		76,705	1	51,185	38,223	0	12,962	-1,902	255	0	0	-416	1,312	-896	0

Notes and definitions

- 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
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- 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
- 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.
- Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	214	0	207	0	0	207	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	-131	0	0		0	0	0
[1Y - 2Y]		0	0	-15	0	0	-15	0	-2	0		0	0	0
[2Y - 3Y]		38	0	35	0	0	35	-16	-10	0		0	0	0
[3Y - 5Y]		379	0	374	88	0	287	-65	-22	0		3	0	-3
[5Y - 10Y]		721	0	662	388	0	274	11	-11	0		-13	27	-14
[10Y - more]		114	0	11	0	0	11	-80	0	0		0	0	0
Total	1,466	0	1,274	476	0	799	-281	-45	0	0	-10	27	-17	
[0 - 3M]	Belgium	36	0	26	35	0	-9	0	0	0		0	0	0
[3M - 1Y]		94	0	-139	0	0	-139	0	0	0		0	0	0
[1Y - 2Y]		268	0	49	52	0	-4	24	4	0		-2	2	0
[2Y - 3Y]		216	0	-75	53	0	-128	0	0	0		0	0	0
[3Y - 5Y]		431	0	257	0	0	257	0	-13	0		0	0	0
[5Y - 10Y]		174	0	9	0	0	9	0	-7	0		0	0	0
[10Y - more]		147	0	-155	0	0	-155	0	0	0		0	0	0
Total	1,366	0	-28	140	0	-169	24	-16	0	0	-2	2	0	
[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	-1	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	-2	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	2	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	-1	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	1	0	0	0	0	0	
[0 - 3M]	Czech Republic	88	0	88	88	0	0	0	0	0		0	0	0
[3M - 1Y]		180	0	180	180	0	1	5	0	0		0	0	0
[1Y - 2Y]		0	0	-1	0	0	-1	0	-1	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-7	0		0	0	0
[5Y - 10Y]		14	0	9	0	0	9	0	5	0		0	0	0
[10Y - more]		0	0	-1	0	0	-1	0	0	0		0	0	0
Total	282	0	275	268	0	8	5	-2	0	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		137	0	137	137	0	0	0	0	0		0	0	0
[1Y - 2Y]		1	0	-1	0	0	-1	0	0	0		0	0	0
[2Y - 3Y]		3	0	2	0	0	2	0	0	0		0	0	0
[3Y - 5Y]		24	0	10	0	0	10	0	1	0		0	0	0
[5Y - 10Y]		1	0	-53	0	0	-53	-11	-1	0		0	0	0
[10Y - more]		0	0	-11	0	0	-11	0	0	0		0	0	0
Total	166	0	84	137	0	-53	-11	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-2	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	1	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	-2	0	0	0	0	0	
[0 - 3M]	Finland	1,586	0	1,586	0	0	1,586	-4	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	-14	0	0		0	0	0
[1Y - 2Y]		89	0	89	0	0	89	8	0	0		0	0	0
[2Y - 3Y]		45	0	45	0	0	45	-450	0	0		0	0	0
[3Y - 5Y]		330	0	315	266	0	49	-55	0	0		0	0	0
[5Y - 10Y]		229	0	209	0	0	209	-400	1	0		0	0	0
[10Y - more]		64	0	28	30	0	-2	-636	0	0		6	0	-6
Total	2,343	0	2,272	296	0	1,976	-1,551	1	0	0	6	0	-6	

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	7,916	0	441	256	0	186	0	0	0		0	0	0
[3M - 1Y]		145	0	-168	22	0	-190	0	0	0		0	0	0
[1Y - 2Y]		2,704	0	1,445	1,455	0	-10	0	1	0		24	-14	-10
[2Y - 3Y]		2,459	0	1,742	2,287	0	-546	0	-2	0		-1	3	-2
[3Y - 5Y]		3,757	0	1,763	1,801	0	-37	0	-21	0		-24	82	-58
[5Y - 10Y]		1,664	0	-790	952	0	-1,742	0	-30	0		-13	46	-33
[10Y - more]		3,122	0	2,133	0	0	2,133	0	0	0		0	0	0
Total	21,767	0	6,566	6,773	0	-206	0	-52	0	0	-14	117	-103	
[0 - 3M]	Germany	788	0	286	632	0	-347	1	0	0		0	0	0
[3M - 1Y]		3,649	0	3,253	1,472	0	1,780	6	0	0		-1	1	0
[1Y - 2Y]		2,689	0	2,497	1,214	0	1,282	3	0	0		-11	13	-2
[2Y - 3Y]		1,313	0	1,178	464	0	713	13	0	0		21	-19	-2
[3Y - 5Y]		3,258	0	2,708	1,648	0	1,059	42	-24	0		-1	7	-6
[5Y - 10Y]		907	0	-417	168	0	-585	-221	3	0		1	7	-8
[10Y - more]		2,673	0	1,817	34	0	1,784	504	-2	0		-9	9	0
Total	15,277	0	11,322	5,632	0	5,686	348	-23	0	0	0	18	-18	
[0 - 3M]	Greece ⁽⁵⁾	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	380	0	380	0	0	380	-105	-1	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	-136	0	0		0	0	0
[1Y - 2Y]		7	0	6	0	0	6	-57	-1	0		0	0	0
[2Y - 3Y]		6	0	4	0	0	4	0	-1	0		0	0	0
[3Y - 5Y]		3	0	-4	0	0	-4	0	10	0		0	0	0
[5Y - 10Y]		5	0	-18	0	0	-18	-73	-2	0		0	0	0
[10Y - more]		14	0	12	0	0	12	0	0	0		0	0	0
Total	415	0	380	0	0	380	-371	5	0	0	0	0	0	
[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	-2	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	-5	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	1	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	-6	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		4	0	4	0	0	4	54	0	0		0	0	0
[1Y - 2Y]		18	0	18	0	0	18	26	-1	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	-21	4	0		0	0	0
[3Y - 5Y]		27	0	27	0	0	27	-7	0	0		0	0	0
[5Y - 10Y]		0	0	-67	0	0	-67	207	-2	0		0	0	0
[10Y - more]		55	0	55	0	0	55	0	0	0		0	0	0
Total	104	0	37	0	0	37	259	1	0	0	0	0	0	
[0 - 3M]	Italy	218	0	96	0	0	96	0	0	0		0	0	0
[3M - 1Y]		804	0	379	79	0	300	0	-1	0		0	0	0
[1Y - 2Y]		755	0	493	0	0	493	0	0	0		0	0	0
[2Y - 3Y]		73	0	-444	0	0	-444	0	-10	0		0	0	0
[3Y - 5Y]		532	0	-78	0	0	-78	246	4	0		0	0	0
[5Y - 10Y]		842	0	363	0	0	363	0	-10	0		0	0	0
[10Y - more]		821	0	422	0	0	422	0	28	0		0	0	0
Total	4,045	0	1,231	79	0	1,152	246	11	0	0	0	0	0	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-2	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		56	0	56	0	0	56	0	8	0		0	0	0
[5Y - 10Y]		0	0	-10	0	0	-10	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	56	0	46	0	0	46	0	5	0	0	0	0	0	

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	1	0		0	0	0
[2Y - 3Y]		10	0	10	0	0	10	0	1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-3	0		0	0	0
[5Y - 10Y]		11	0	2	0	0	2	0	-3	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		21	0	12	0	0	12	-5	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		105	0	105	105	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		105	0	105	105	0	0	0	0	0	0	0	0	0
[0 - 3M]	Malta	19	0	19	19	0	0	0	0	0		0	0	0
[3M - 1Y]		62	0	62	62	0	0	0	0	0		0	0	0
[1Y - 2Y]		155	0	155	155	0	0	0	0	0		0	0	0
[2Y - 3Y]		71	0	71	71	0	0	0	0	0		0	0	0
[3Y - 5Y]		192	0	192	192	0	0	0	0	0		0	0	0
[5Y - 10Y]		119	0	119	119	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		618	0	618	618	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	474	0	397	5	392	0	0	0	0		0	0	0
[3M - 1Y]		17	0	-36	0	-36	0	0	0	0		0	0	0
[1Y - 2Y]		149	0	-150	104	0	-254	0	0	0		1	-1	0
[2Y - 3Y]		164	0	-6	110	0	-116	0	0	0		3	-3	0
[3Y - 5Y]		46	0	-50	0	0	-50	0	-1	0		0	0	0
[5Y - 10Y]		543	0	430	283	0	147	0	3	0		-1	12	-11
[10Y - more]		30	0	-212	0	0	-212	0	0	0		0	0	0
Total		1,423	0	373	502	0	-129	2	0	0	3	8	-11	-11
[0 - 3M]	Norway	44	0	44	0	44	0	0	0	0		0	0	0
[3M - 1Y]		0	0	-2	0	-2	0	0	0	0		0	0	0
[1Y - 2Y]		5	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		32	0	14	0	0	14	0	0	0		0	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	0	0		0	0	0
[5Y - 10Y]		4	0	4	0	0	4	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		87	0	62	0	62	0	0	0	0	0	0	0	0
[0 - 3M]	Poland	1	0	1	1	0	0	0	-1	0		0	0	0
[3M - 1Y]		45	0	45	25	44	0	0	1	0		0	0	0
[1Y - 2Y]		58	0	37	25	12	0	0	-3	0		0	0	0
[2Y - 3Y]		351	0	299	297	1	0	0	0	0		0	0	0
[3Y - 5Y]		105	0	92	0	0	92	0	2	0		0	0	0
[5Y - 10Y]		134	0	127	0	0	127	0	-1	0		0	0	0
[10Y - more]		15	0	12	0	0	12	0	0	0		0	0	0
Total		709	0	613	324	0	288	-2	0	0	0	0	0	0
[0 - 3M]	Portugal	359	0	357	0	357	0	0	0	0		0	0	0
[3M - 1Y]		8	0	9	0	9	0	0	2	0		0	0	0
[1Y - 2Y]		13	0	-27	0	-27	0	0	2	0		0	0	0
[2Y - 3Y]		103	0	28	0	28	0	0	-3	0		0	0	0
[3Y - 5Y]		99	0	5	0	5	0	0	14	0		0	0	0
[5Y - 10Y]		121	0	15	0	15	0	0	-7	0		0	0	0
[10Y - more]		51	0	23	0	23	0	0	0	0		0	0	0
Total		754	0	410	0	410	0	8	0	0	0	0	0	0

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	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)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Romania	72	0	72	0	0	72	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	-2	0	0	-2	0	1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-4	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	-3	0		0	0	0
[10Y - more]		6	0	6	0	0	6	0	0	0		0	0	0
Total	78	0	76	0	0	76	0	-6	0	0	0	0	0	
[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]		0	0	0	0	0	0	0	3	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-4	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	1	0		0	0	0
[10Y - more]		22	0	22	0	0	22	0	0	0		0	0	0
Total	22	0	22	0	0	22	0	0	0	0	0	0	0	
[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]		56	0	56	0	0	56	0	-3	0		0	0	0
[2Y - 3Y]		0	0	-7	0	0	-7	0	-1	0		0	0	0
[3Y - 5Y]		11	0	11	0	0	11	0	7	0		0	0	0
[5Y - 10Y]		53	0	53	0	0	53	0	-1	0		0	0	0
[10Y - more]		45	0	45	0	0	45	0	0	0		0	0	0
Total	165	0	158	0	0	158	0	2	0	0	0	0	0	
[0 - 3M]	Spain	8	0	-91	0	0	-91	0	800	0		0	0	0
[3M - 1Y]		297	0	191	0	0	191	0	-1	0		0	0	0
[1Y - 2Y]		106	0	-340	0	0	-340	0	0	0		0	0	0
[2Y - 3Y]		3	0	-284	0	0	-284	1	5	0		0	0	0
[3Y - 5Y]		204	0	-2	165	0	-167	20	24	0		11	-11	0
[5Y - 10Y]		233	0	190	0	0	190	3	-31	0		0	0	0
[10Y - more]		314	0	201	0	0	201	-53	0	0		0	0	0
Total	1,165	0	-135	165	0	-300	-29	797	0	0	11	-11	0	
[0 - 3M]	Sweden	3	0	3	0	0	3	0	0	0		0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0	0		0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0	0		0	0	0
[2Y - 3Y]		6	0	2	0	0	2	0	0	0		0	0	0
[3Y - 5Y]		2	0	2	2	0	0	0	-1	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	13	0	9	2	0	7	0	-2	0	0	0	0	0	
[0 - 3M]	United Kingdom	298	0	13	-6	0	19	0	-134	0		0	0	0
[3M - 1Y]		167	0	-391	124	0	-514	0	-200	0		-4	4	0
[1Y - 2Y]		1,336	0	887	325	0	562	0	-92	0		0	0	0
[2Y - 3Y]		1,975	0	1,866	1,236	0	630	0	-21	0		-28	28	0
[3Y - 5Y]		6,043	0	5,826	4,766	0	1,060	0	0	0		-176	296	-120
[5Y - 10Y]		7,012	0	5,192	6,316	0	-1,124	0	0	0		-112	376	-264
[10Y - more]		7,953	0	7,953	2,375	0	5,578	0	0	0		-141	136	5
Total	24,784	0	21,346	15,136	0	6,211	0	-447	0	0	-461	840	-379	
TOTAL EEA 30	77,231	0	47,128	30,653	0	16,473	-1,361	224	0	0	-467	1,001	-534	

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).