HSBC ◆

The following is the text of an announcement released to the other stock exchanges on which HSBC Holdings plc is listed.

3 October 2012

STATEMENT ON EBA CAPITAL EXERCISE

HSBC Holdings plc notes the announcements made today by the European Banking Authority and the Financial Services Authority regarding the final assessment of the capital exercise and fulfilment of the EBA December 2011 Recommendation, which shows the following result for HSBC Holdings plc.

HSBC's consolidated Core Tier 1 ('CT1') ratio under the EBA's published capital definitions and prescribed approach was 11.3% as at 30 June 2012. Accordingly HSBC meets the 9% Core Tier 1 ratio including the sovereign buffer as stated in the EBA December 2011 recommendation.

The appendices, via the link below and also available at http://www.hsbc.com/1/2/capitalposition, provide further details, based on positions as at 31 December 2011 and 30 June 2012 of: (A) the composition of CT1 capital based on EBA's published capital definitions and prescribed approach; (B) risk-weighted assets; and (C) European Sovereign exposures – central, regional and local government in the EEA.

HSBC will issue an Interim Management Statement for the third quarter of 2012 on 5 November 2012.

ends/more

Media enquiries to:
London
Patrick Humphris   +44 (0)20 7992 1631   patric.humphris@hsbc.com
Investor Relations enquiries to:
London
Guy Lewis   +44 (0)20 7992 1938   guylewis@hsbc.com
Robert Quinlan   +44 (0)20 7991 3643   robert.quinlan@hsbc.com
Hong Kong
Hugh Pye   +852 2822 4908   hugh.pye@hsbc.com

HSBC statement on EBA Capital Exercise/2

Notes to editors:

1. Background on the EBA capital exercise

The EBA Recommendation on the creation of temporary capital buffers to restore market confidence was adopted by the Board of Supervisors on 8 December 2011 to address the difficult situation in the EU banking system, especially with regard to the sovereign exposures, by restoring stability and confidence in the markets. The Recommendation was part of a suite of measures agreed at EU level.

The Recommendation called on National Authorities to require banks included in the sample to strengthen their capital positions by building up an exceptional and temporary buffer such that their Core Tier 1 capital ratio reaches a level of 9% by the end of June 2012. In addition, banks were required to hold an exceptional and temporary capital buffer against sovereign debt exposures to reflect market prices as at the end of September 2011. The amount of the sovereign capital buffer has not been revised.

The initial sample of the Capital Exercise included 71 banks. However, the 6 Greek banks were treated separately as the country is currently under an EU/IMF assistance programme. Moreover, four banks (ÖesterreichischeVolksbank AG, Dexia, WestLB AG and Bankia) from the original sample have been identified as undergoing a significant restructuring process, and are being monitored separately. Therefore, the final assessment published today refers to 61 banks.

2. HSBC Holdings plc

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 6,900 offices in over 80 countries and territories in Europe, the Asia-Pacific region, North and Latin America, and the Middle East and North Africa. With assets of US$2,652bn at 30 June 2012, the HSBC Group is one of the world's largest banking and financial services organisations.

ends/all

The Board of Directors of HSBC Holdings plc as at the date of this announcement are: D J Flint, S T Gulliver, S A Catz[†], L M L Cha[†], M K T Cheung[†], J D Coombe[†], J Faber[†], R A Fairhead[†], J W J Hughes-Hallett[†], W S H Laidlaw[†], J P Lipsky[†], J R Lomax[†], I J Mackay, N R N Murthy[†], Sir Simon Robertson[†] and J L Thornton[†].

† Independent non-executive Director

Hong Kong Stock Code: 5

Composition of capital

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	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

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

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

(in million Euro)

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]	of which: loans and advances in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) [1]	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading [2]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1] Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) [4]
[0 - 3M [	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
[1Y - 2Y [		0	0	0	0	0	0	0	-2	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	-1	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	0	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
[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	-2	0		0	0	0
[3Y - 5Y [		4	0	4	0	0	4	0	4	0		0	0	0
[5Y - 10Y [		1	0	1	0	0	1	0	-4	0		0	0	0
[10Y - more [		24	0	24	0	0	24	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
[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 [		70	0	70	0	0	70	0	-4	0		0	0	0
[3Y - 5Y [		27	0	-10	0	0	-10	0	16	0		0	0	0
[5Y - 10Y [		118	0	91	0	0	91	0	-8	0		0	0	0
[10Y - more [		51	0	51	0	0	51	0	0	0		0	0	0
Total		266	0	202	0	0	202	0	3	0	0	0	0	0
[0 - 3M [	Spain	49	0	49	0	0	49	-2	0	0		0	0	0
[3M - 1Y [		733	0	440	246	0	194	0	800	0		-2	2	0
[1Y - 2Y [		260	0	-186	168	0	-354	0	1	0		-5	5	0
[2Y - 3Y [		10	0	-89	0	0	-89	0	-9	0		0	0	0
[3Y - 5Y [		94	0	-27	0	0	-27	10	-7	0		0	0	0
[5Y - 10Y [		198	0	107	0	0	107	17	-5	0		0	0	0
[10Y - more [		199	0	81	0	0	81	-45	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	0	-2	0	0	0		0	0	0
[3M - 1Y [		35	0	35	0	0	35	0	0	0		0	0	0
[1Y - 2Y [		1	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		3	0	0	0	0	0	0	1	0		0	0	0
[3Y - 5Y [		15	0	10	2	0	8	0	-3	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		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	-99	0		-1	1	0
[3M - 1Y [		2,678	0	2,678	2,022	0	656	0	-517	0		-9	9	0
[1Y - 2Y [		3,287	0	3,282	2,323	0	959	0	-48	0		-49	49	0
[2Y - 3Y [		922	0	787	824	0	-37	0	-65	0		-26	33	-7
[3Y - 5Y [		11,597	0	10,894	9,300	0	1,594	0	-17	0		225	87	-312
[5Y - 10Y [		8,312	0	6,760	7,811	0	-1,051	0	1	0		-335	834	-499
[10Y - more [		6,340	0	5,102	585	0	4,517	0	0	0		-125	125	0
Total		34,706	1	30,127	24,225	0	5,902	0	-745	0	0	-320	1,138	-818
TOTAL EEA 30		76,705	1	51,185	38,223	0	12,962	-1,902	255	0	0	-416	1,312	-896

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

(5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

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

(in million Euro)

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	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]	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) [1]	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading [2]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1] Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) [4]
[0 - 3M [	France	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)	of which: loans and advances in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	Liechtenstein	0	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	0	-5	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	0	392	0	0	0		0	0	0
[3M - 1Y [		17	0	-36	0	0	-36	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	0	2	0	0	3	8	-11
[0 - 3M [	Norway	44	0	44	0	0	44	0	0	0		0	0	0
[3M - 1Y [		0	0	-2	0	0	-2	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	0	62	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	1	0	44	0	1	0		0	0	0
[1Y - 2Y [		58	0	37	25	0	12	0	-3	0		0	0	0
[2Y - 3Y [		351	0	299	297	0	1	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	0	-2	0	0	0	0	0
[0 - 3M [	Portugal	359	0	357	0	0	357	0	0	0		0	0	0
[3M - 1Y [		8	0	9	0	0	9	0	2	0		0	0	0
[1Y - 2Y [		13	0	-27	0	0	-27	0	2	0		0	0	0
[2Y - 3Y [		103	0	28	0	0	28	0	-3	0		0	0	0
[3Y - 5Y [		99	0	5	0	0	5	0	14	0		0	0	0
[5Y - 10Y [		121	0	15	0	0	15	0	-7	0		0	0	0
[10Y - more [		51	0	23	0	0	23	0	0	0		0	0	0
Total		754	0	410	0	0	410	0	8	0	0	0	0	0

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

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	**Memo Item** Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
[0 - 3M [	Romania	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 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 <u>does not include</u> exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

(5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).