

Composition of capital

LU045
BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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) (+)	1,562		1,862		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	1,925		2,076		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-12		-12		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-80	-0.8%	-87	-0.8%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-69		-77		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⁾	-9	-0.1%	-9	-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	0.0%	-2	0.0%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	1,482	14.4%	1,774	16.2%	
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)	1,482	14.4%	1,774	16.2%	
G) Hybrid instruments not subscribed by government	0		0		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	1,482	14.4%	1,774	16.2%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	10,314		10,936		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	0		0		
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	-4		-4		
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 (-)	-99		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	-554		-790		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-653		-790		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

LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	10,314	10,936
RWA for credit risk	9,235	9,884
RWA Securitisation and re-securitisations	90	112
RWA Other credit risk	9,145	9,772
RWA for market risk	0	0
RWA operational risk	1,079	1,051
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

Dec-11

LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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	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]		16	0	16	11	0	0	0	0	5		0	0	0
[2Y - 3Y]		6	0	6	0	0	0	0	0	6		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		72	0	72	57	0	0	0	0	15		0	-2	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		95	0	95	68	0	0	0	26		0	0	-2	0
[0 - 3M]	Belgium	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]		10	0	10	10	0	0	0	0	0		0	0	0
[3Y - 5Y]		10	0	10	0	0	0	0	0	10		0	0	0
[5Y - 10Y]		143	0	143	128	0	0	0	0	15		0	-13	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		163	0	163	138	0	0	0	25		0	0	-13	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	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 - 3M]	Cyprus	8	0	8	8	0	0	0	0	0		0	-1	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		8	0	8	8	0	0	0	0		0	0	-1	0
[0 - 3M]	Czech Republic	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 - 3M]	Denmark	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]		10	0	10	0	0	0	0	0	10		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		10	0	10	0	0	0	0	10		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	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 - 3M]	Finland	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]		8	0	8	0	0	0	0	0	8		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		4	0	4	0	0	0	0	0	4		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		12	0	12	0	0	0	0	12		0	0	0	0

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

Dec-11

LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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 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⁾
		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)
[0 - 3M]	France	1	1	1	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]		30	0	30	0	0	0	0	0	30		0	0	0
[2Y - 3Y]		9	0	9	0	0	0	0	0	9		0	0	0
[3Y - 5Y]		26	0	26	11	0	0	0	0	15		0	0	0
[5Y - 10Y]		37	0	37	37	0	0	0	0	0		0	-2	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		103	1	103	48	0	0	0	54		0	0	-1	0
[0 - 3M]	Germany	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]		5	0	5	0	0	0	0	0	5		0	0	0
[2Y - 3Y]		10	0	10	10	0	0	0	0	0		0	0	0
[3Y - 5Y]		5	0	5	0	0	0	0	0	5		0	0	0
[5Y - 10Y]		49	0	49	0	0	0	0	0	49		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		70	0	70	10	0	0	0	59		0	0	0	0
[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]		81	0	81	81	0	0	0	0	0		0	0	0
[5Y - 10Y]		51	0	51	51	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		132	0	132	132	0	0	0	0		99	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		5	0	5	5	0	0	0	0	0		0	0	0
[1Y - 2Y]		3	0	3	3	0	0	0	0	0		0	0	0
[2Y - 3Y]		13	0	13	13	0	0	0	0	0		0	-2	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		22	0	22	22	0	0	0	0		0	0	-3	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	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 - 3M]	Ireland	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 - 3M]	Italy	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]		143	0	143	143	0	0	0	0	0		0	-14	0
[3Y - 5Y]		610	0	610	610	0	0	0	0	0		0	-97	0
[5Y - 10Y]		382	0	382	382	0	0	0	0	0		0	-82	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		1,135	0	1,135	1,135	0	0	0	0		0	-193	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	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		5	0	5	5	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		5	0	5	5	0	0	0	0		0	0	0	0

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

Dec-11
LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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	0	0		0	0	0
[1Y - 2Y [		4	0	4	4	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 [		11	0	11	11	0	0	0	0	0		0	-2	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		15	0	15	15	0	0	0	0	0	0	-2	0	0
[0 - 3M [	Luxembourg	408	408	408	0	0	0	0	0	0		0	0	0
[3M - 1Y [		237	237	237	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		70	1	70	0	0	2	0	0	68		0	0	0
[2Y - 3Y [		4	4	4	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		4	4	4	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		1,085	894	1,085	161	0	0	0	0	30		0	3	0
[10Y - more [		410	410	410	0	0	0	0	0	0		0	0	0
Total		2,218	1,958	2,218	161	2	0	0	98	0	0	3	0	0
[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
[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 [	Netherlands	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 [		32	0	32	27	0	0	0	0	5		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		32	0	32	27	0	0	0	5	0	0	0	0	0
[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
[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 [	Poland	21	0	21	21	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		8	0	8	8	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		23	0	23	23	0	0	0	0	0		0	-3	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		52	0	52	52	0	0	0	0	0	0	-3	0	0
[0 - 3M [	Portugal	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 [		54	0	54	39	0	0	0	0	15		0	-16	0
[3Y - 5Y [		69	0	69	69	0	0	0	0	0		0	-38	0
[5Y - 10Y [		14	0	14	14	0	0	0	0	0		0	-16	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		137	0	137	122	0	0	0	15	0	0	-69	0	0

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

Dec-11
LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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	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 [	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	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 [	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	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 [	Spain	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 [		109	0	109	109	0	0	0	0	0		0	-1	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 [		64	0	64	59	0	0	0	0	5		0	-9	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		173	0	173	168	0	0	0	5	0	0	-10	0	0	
[0 - 3M [	Sweden	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 [		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 [	United Kingdom	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 [		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	
TOTAL EEA 30		4,383	1,958	4,383	2,111	0	2	0	0	308	99	0	-295	0	

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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

Jun-12

LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		11	0	11	11	0	0	0	0	0		0	0	0
[1Y - 2Y]		6	0	6	6	0	0	0	0	6		0	0	0
[2Y - 3Y]		5	0	5	0	0	0	0	0	5		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		74	0	74	58	0	0	0	0	15		0	-1	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		96	0	96	70	0	0	0	26		0	-1	0	
[0 - 3M]	Belgium	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]		10	0	10	10	0	0	0	0	0		0	0	0
[2Y - 3Y]		10	0	10	0	0	0	0	0	10		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		163	0	163	137	0	0	0	0	25		0	-7	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		183	0	183	147	0	0	0	35		0	-7	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	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 - 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	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 - 3M]	Czech Republic	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 - 3M]	Denmark	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]		10	0	10	0	0	0	0	0	10		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		10	0	10	0	0	0	0	10		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	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 - 3M]	Finland	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]		8	0	8	0	0	0	0	0	8		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		4	0	4	0	0	0	0	0	4		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		12	0	12	0	0	0	0	12		0	0	0	

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

Jun-12
LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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	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]		40	0	40	10	0	0	0	0	30		0	0	0
[2Y - 3Y]		20	0	20	0	0	0	0	0	19		0	0	0
[3Y - 5Y]		34	0	34	11	0	0	0	0	22		0	0	0
[5Y - 10Y]		39	0	39	39	0	0	0	0	0		0	-1	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	134	0	134	60	0	0	0	0	71	0	0	-1	0	
[0 - 3M]	Germany	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		5	0	5	0	0	0	0	5		0	0	0	0
[1Y - 2Y]		10	0	10	10	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		10	0	10	5	0	0	0	5	5		0	0	0
[5Y - 10Y]		50	0	50	0	0	0	0	49	49		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	75	0	75	15	0	0	0	59	59	0	0	0	0	
[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	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		9	0	9	9	0	0	0	0	0		0	0	0
[1Y - 2Y]		14	0	14	14	0	0	0	0	0		0	-1	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	23	0	23	23	0	0	0	0	0	0	0	-1	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	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]	Ireland	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]	Italy	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]		186	0	186	186	0	0	0	0	0		0	-12	0
[3Y - 5Y]		652	0	652	652	0	0	0	0	0		0	-83	0
[5Y - 10Y]		107	0	107	107	0	0	0	0	0		0	-21	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	946	0	946	946	0	0	0	0	0	0	0	-116	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	0		0	0	0	0
[1Y - 2Y]		5	0	5	5	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	5	0	5	5	0	0	0	0	0	0	0	0	0	

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

Jun-12
LU045

BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(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 [		4	0	4	4	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 [		12	0	12	12	0	0	0	0	0		0	0	-2	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		16	0	16	16	0	0	0	0	0	0	0	-2	0	
[0 - 3M [	Luxembourg	215	215	215	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		2	2	2	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		72	1	72	0	0	2	0	0	68		0	0	0	0
[2Y - 3Y [		4	4	4	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		543	543	543	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		1,037	781	1,037	206	0	0	0	0	50		0	0	3	0
[10Y - more [		396	396	396	0	0	0	0	0	0		0	0	0	0
Total		2,268	1,942	2,268	206	2	0	0	118	0	0	0	3	0	
[0 - 3M [	Malta	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 [		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 [	Netherlands	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 [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		33	0	33	28	0	0	0	0	5		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		33	0	33	28	0	0	0	5	0	0	0	0	0	
[0 - 3M [	Norway	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 [		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 [	Poland	0	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	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 [		24	0	24	24	0	0	0	0	0		0	0	-2	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		32	0	32	32	0	0	0	0	0	0	0	-2	0	
[0 - 3M [	Portugal	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 [		47	0	47	47	0	0	0	0	0		0	0	-6	0
[2Y - 3Y [		15	0	15	0	0	0	0	0	15		0	0	0	0
[3Y - 5Y [		87	0	87	87	0	0	0	0	0		0	0	-23	0
[5Y - 10Y [		18	0	18	18	0	0	0	0	0		0	0	-12	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		168	0	168	152	0	0	0	15	0	0	-41	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	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 [	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	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 [	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	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 [	Spain	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		104	0	104	104	0	0	0	0	0		0	0	-1	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 [		62	0	62	56	0	0	0	0	5		0	0	-14	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		166	0	166	161	0	0	0	5	0	0	-16	0	0	
[0 - 3M [	Sweden	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 [		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 [	United Kingdom	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 [		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	
TOTAL EEA 30		4,165	1,942	4,165	1,859	0	2	0	0	355	0	0	-182	0	

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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).