

1. CAPITAL

DE023
Hypo Real Estate Holding AG

Capital position CRD3 rules	31.12.2012		30.06.2013		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) (+)	3,968		4,047		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	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) (-)	-35		-24		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-35		-24		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)	3,933	21.5%	4,023	23.2%	
Of which: ordinary shares subscribed by government	2,673		2,673		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	182		129		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	4,115	22.5%	4,152	23.9%	
G) Hybrid instruments not subscribed by government	1,550		1,550		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
H) Tier 1 Capital (F+G)	5,665	30.9%	5,702	32.8%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	18,325		17,371		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	182		129		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	8		18		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	0		0		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	4,689		3,454		Articles 381 to 386 of CRR

Notes and definitions

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

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	2,650	-	70,102	-	-	-	2	-	2,339	-		-		-		-
Institutions		-	-	316	0	15,862	-	-	-	53	-	4,328	-		-		0		-
Corporates		-	-	21,708	809	2,699	140	-	-	7,914	-	1,581	72		-		314		43
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Corporates - Of Which: SME		-	-	6,971	331	319	19	-	-	2,143	-	290	28		-		81		-
Retail		-	-	28	-	51	2	-	-	13	-	24	1		-		-		0
Retail - Secured on real estate property	24.0%	-	-	28	-	51	2	-	-	13	-	24	1		-		-		0
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	24.0%	-	-	28	-	51	2	-	-	13	-	24	1		-		-		0
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Equity		0	-	-	-	1	-	0	-	-	-	1	-		-		-		-
Securitisation		-	-	-	-	3,798	-	-	-	-	-	777	-		-		-		-
Other non-credit obligation assets		-	-	214	-	49	-	-	-	214	-	49	-		-		-		-
TOTAL		0	0	24,915	809	92,562	141	0	0	8,196	0	9,098	72	-	0	26	314	26	43
Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	6,236	-	-	-	-	-	-	-		-		-		-
Institutions		-	-	-	-	1,234	-	-	-	-	-	247	-		-		-		-
Corporates		-	-	83	47	110	-	-	-	29	-	20	-		-		17		-
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Corporates - Of Which: SME		-	-	7	-	-	-	-	-	1	-	-	-		-		-		-
Retail		-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
Retail - Secured on real estate property	48.3%	-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	48.3%	-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
TOTAL		0	0	83	47	7,579	0	0	0	29	0	267	0	-	0	0	17	2	0
Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

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

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

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central banks and central governments	-	-	-	-	6,126	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	17	-	1,056	-	-	-	0	-	200	-	-	-	-	-	-	-	-
	Corporates	-	-	1,954	-	235	-	-	-	445	-	235	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	10	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	1,971	0	7,417	0	0	0	446	0	435	0	-	0	1	0	0	0	
Securitisation and re-securitisations positions deducted from capital [*]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	2,394	-	30,804	-	-	-	2	-	125	-	-	-	-	-	-	-
	Institutions	-	-	58	-	4,762	-	-	-	6	-	921	-	-	-	-	-	-	-
	Corporates	-	-	11,018	498	841	118	-	-	4,060	-	649	43	-	-	-	205	-	43
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	6,695	291	303	19	-	-	2,068	-	275	28	-	-	-	76	-	-
	Retail	-	-	27	-	49	2	-	-	13	-	23	1	-	-	-	-	-	0
	Retail - Secured on real estate property	23.6%	-	27	-	49	2	-	-	13	-	23	1	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	23.6%	-	27	-	49	2	-	-	13	-	23	1	-	-	-	-	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	0	-	-	1	-	0	-	-	-	1	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	13,497	498	36,456	120	0	0	4,081	0	1,719	44	-	0	15	205	2	43
Securitisation and re-securitisations positions deducted from capital [*]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments					2,107	-													
	Institutions					202	-						206	-						
	Corporates																			
	Corporates - Of Which: Specialised Lending																			
	Corporates - Of Which: SME																			
	Retail																			
	Retail - Secured on real estate property	0.0%																		
	Retail - Secured on real estate property - Of Which: SME	0.0%																		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%																		
	Retail - Qualifying Revolving																			
	Retail - Other Retail																			
	Retail - Other Retail - Of Which: SME																			
	Retail - Other Retail - Of Which: non-SME																			
	Equity																			
	Securitisation																			
	Other non-credit obligation assets						49	-						49	-					
TOTAL		0	0	0	0	2,358	0	0	0	0	0	0	254	0	-	0	-	0	1	0
Securitisation and re-securitisations positions deducted from capital [*]																				

Notes and definitions

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

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

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments			256	-	5,116	-						515	-					
	Institutions			52	-	14	-					4	-	95	-				
	Corporates			197	-	157	-				100	-	22	-					
	Corporates - Of Which: Specialised Lending																		
	Corporates - Of Which: SME																		
	Retail																		
	Retail - Secured on real estate property	0.0%																	
	Retail - Secured on real estate property - Of Which: SME	0.0%																	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%																	
	Retail - Qualifying Revolving																		
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity																		
	Securitisation																		
	Other non-credit obligation assets																		
TOTAL		0	0	504	0	5,286	0	0	0	104	0	633	0	-	0	0	0	3	0
Securitisation and re-securitisations positions deducted from capital [*]																			

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments					1,466													
	Institutions			0						0									
	Corporates			1,209		19				397		19							
	Corporates - Of Which: Specialised Lending																		
	Corporates - Of Which: SME																		
	Retail																		
	Retail - Secured on real estate property	0.0%																	
	Retail - Secured on real estate property - Of Which: SME	0.0%																	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%																	
	Retail - Qualifying Revolving																		
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity																		
	Securitisation																		
	Other non-credit obligation assets																		
	TOTAL		0	0	1,209	0	1,485	0	0	0	397	0	19	0	-	0	1	0	0
Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments					5,325						850							
	Institutions			0		1,657				0		1,107							
	Corporates			469	61	166				310		9					29		
	Corporates - Of Which: Specialised Lending																		
	Corporates - Of Which: SME																		
	Retail																		
	Retail - Secured on real estate property	0.0%																	
	Retail - Secured on real estate property - Of Which: SME	0.0%																	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%																	
	Retail - Qualifying Revolving																		
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity																		
	Securitisation																		
	Other non-credit obligation assets																		
	TOTAL		0	0	469	61	7,148	0	0	0	310	0	1,966	0	-	0	1	29	6
Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	-	-	380	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	27	-	676	-	-	-	1	-	136	-	-	-	-	-	-	-	-
	Corporates	-	-	3,138	117	75	19	-	-	717	-	75	29	-	-	-	-	55	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	6	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	3,165	117	1,131	19	0	0	718	0	210	29	-	0	2	55	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	-	-	919	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	76	-	2,734	-	-	-	2	-	547	-	-	-	-	-	-	-
	Corporates	-	-	-	-	390	-	-	-	-	-	175	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	3,637	-	-	-	-	-	727	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	76	0	7,680	0	0	0	2	0	1,449	0	-	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	3,702	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	3,702	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital [*]		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

^{**} As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	1,887	-	61,355	-	-	-	2	-	2,171	-		-		-		-
Institutions		-	-	286	-	15,365	-	-	-	67	-	4,193	-		-		0		-
Corporates		-	-	21,578	631	2,228	129	-	-	7,470	0	1,318	52		-		282		43
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Corporates - Of Which: SME		-	-	6,936	211	256	15	-	-	2,072	-	228	23		-		53		-
Retail		-	-	21	-	31	2	-	-	9	-	15	1		-		-		1
Retail - Secured on real estate property	24.6%	-	-	21	-	31	2	-	-	9	-	15	1		-		-		1
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	24.6%	-	-	21	-	31	2	-	-	9	-	15	1		-		-		1
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Equity		0	-	-	-	0	0	0	-	-	-	0	-		-		-		-
Securitisation		-	-	-	-	3,697	-	-	-	-	-	749	-		-		-		-
Other non-credit obligation assets		-	-	205	-	29	-	-	-	205	-	29	-		-		-		-
TOTAL		0	0	23,977	631	82,706	131	0	0	7,753	0	8,476	53	-	0	27	282	26	44
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	6,042	-	-	-	-	-	-	-		-		-		-
Institutions		-	-	-	-	1,234	-	-	-	-	-	247	-		-		-		-
Corporates		-	-	82	-	102	-	-	-	23	-	15	-		-		-		-
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Corporates - Of Which: SME		-	-	7	-	-	-	-	-	1	-	-	-		-		-		-
Retail		-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
Retail - Secured on real estate property	42.5%	-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	42.5%	-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
TOTAL		0	0	82	0	7,379	0	0	0	23	0	262	0	-	0	0	0	1	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

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

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central banks and central governments	-	-	-	-	5,945	-	-	-	-	-	-	91	-	-	-	-	-	-	-
	Institutions	-	-	8	-	1,377	-	-	-	-	-	0	-	418	-	-	-	-	-	-
	Corporates	-	-	2,050	-	197	-	-	-	-	-	561	-	197	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	8	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		0	0	2,058	0	7,518	0	0	0	561	0	706	0	-	0	1	0	1	0	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	1,654	-	23,691	-	-	-	-	-	2	-	32	-	-	-	-	-
	Institutions	-	-	70	-	4,629	-	-	-	-	-	10	-	904	-	-	-	-	-
	Corporates	-	-	11,232	324	753	112	-	-	-	-	4,124	-	561	31	-	-	167	43
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	6,669	174	244	15	-	-	-	-	2,011	-	216	23	-	-	44	-
	Retail	-	-	21	-	30	2	-	-	-	-	9	-	14	1	-	-	-	1
	Retail - Secured on real estate property	24.5%	-	21	-	30	2	-	-	-	-	9	-	14	1	-	-	-	1
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	24.5%	-	21	-	30	2	-	-	-	-	9	-	14	1	-	-	-	1
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	0	-	-	0	-	0	-	0	-	-	-	0	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		0	0	12,977	324	29,103	114	0	0	4,145	0	1,511	32	-	0	14	167	1	44
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Ireland	Central banks and central governments					2,891													
	Institutions					101							103						
	Corporates																		
	Corporates - Of Which: Specialised Lending																		
	Corporates - Of Which: SME																		
	Retail																		
	Retail - Secured on real estate property	0.0%																	
	Retail - Secured on real estate property - Of Which: SME	0.0%																	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%																	
	Retail - Qualifying Revolving																		
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity																		
	Securitisation																		
	Other non-credit obligation assets						29							29					
TOTAL		0	0	0	0	3,021	0	0	0	0	0	0	132	0	-	0	-	0	0
Securitisation and re-securitisations positions deducted from capital [*]																			

Notes and definitions

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

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

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments			221		5,001							495						
	Institutions			51		12						13		90					
	Corporates			172	21							64						4	
	Corporates - Of Which: Specialised Lending																		
	Corporates - Of Which: SME																		
	Retail																		
	Retail - Secured on real estate property	0.0%																	
	Retail - Secured on real estate property - Of Which: SME	0.0%																	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%																	
	Retail - Qualifying Revolving																		
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity																		
	Securitisation																		
	Other non-credit obligation assets																		
TOTAL		0	0	445	21	5,013	0	0	0	76	0	585	0	-	0	0	4	3	0
Securitisation and re-securitisations positions deducted from capital [*]																			

Notes and definitions

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

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

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central banks and central governments		-	-	12	-	1,415	-	-	-	-	-	-	-		-		-	-	-
	Institutions		-	-	0	-	-	-	-	-	0	-	-	-		-		-	-	-
	Corporates		-	-	1,155	-	12	-	-	-	450	-	12	-		-		-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
TOTAL		0	0	1,167	0	1,427	0	0	0	450	0	12	0		-	0	2	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central banks and central governments		-	-	-	-	4,933	-	-	-	-	-	840	-		-		-	-	-
	Institutions		-	-	0	-	1,581	-	-	-	0	-	1,022	-		-		-	-	-
	Corporates		-	-	433	62	160	-	-	-	235	0	6	-		-		29	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
TOTAL		0	0	433	62	6,674	0	0	0	235	0	1,867	0		-	0	1	29	6	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	-	-	362	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	8	-	884	-	-	-	0	-	177	-	-	-	-	-	-	-	-
	Corporates	-	-	3,068	112	46	14	-	-	589	-	46	22	-	-	-	-	52	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	6	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	3,076	112	1,292	14	0	0	589	0	223	22	-	0	1	52	0	0
Securitisation and re-securitisations positions deducted from capital [*]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	-	-	793	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	88	-	2,401	-	-	-	3	-	480	-	-	-	-	-	-	-
	Corporates	-	-	-	-	371	-	-	-	-	-	166	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	3,550	-	-	-	-	-	710	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	88	0	7,115	0	0	0	3	0	1,357	0	-	0	0	0	0
Securitisation and re-securitisations positions deducted from capital [*]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	2,808	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	2,808	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

Explanatory footnotes

Definition of LTV:

The Loan to Value (LTV) (Bank standard) is the proportion (expressed as a percentage) that the Loan bears to the Value.
The Value to be used is the latest formal valuation of the properties undertaken on behalf of the Lenders. The loan to be used at any time is the aggregate amount of the Facility outstanding at that time.
In general, a LTV (Loan To Value) is calculated as follows:
LTV = (Commitment + External -pari passu and prior ranking- charges)/Value of the property x 100.

3. SECURITISATION SUMMARY

DE023

Hypo Real Estate Holding AG

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	3,798	3,697
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	3,798	3,697

Explanatory footnotes

4. MARKET RISK

DE023
Hypo Real Estate Holding AG

(in million Euro)

	31.12.2012		30.06.2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	91	0	63	0
TDI - General risk	70	0	50	0
TDI - Specific risk	21	0	13	0
Equities	0	0	0	0
Equities - General risk	0	0	0	0
Equities - Specific risk	0	0	0	0
Foreign exchange risk	89	0	156	0
Commodities risk	0	0	0	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		54	0	54	54	0	0	0	0
[2Y - 3Y]		34	0	34	0	0	0	0	0
[3Y - 5Y]		120	0	120	0	0	0	0	0
[5Y - 10Y]		133	13	133	120	0	0	0	0
[10Y - more]		4,526	4,175	4,526	115	0	0	0	0
Total	4,867	4,188	4,867	289	0	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		60	25	60	0	0	0	0	0
[2Y - 3Y]		75	75	75	0	0	0	0	0
[3Y - 5Y]		101	0	101	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		706	0	706	0	0	0	0	0
Total	942	100	942	0	0	0	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		41	0	41	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		12	0	12	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		53	0	53	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		8	8	8	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	8	8	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	2	0	0	0	0	0
[1Y - 2Y]		2	2	2	0	0	0	0	0
[2Y - 3Y]		10	10	10	0	0	0	0	0
[3Y - 5Y]		5	5	5	0	0	0	0	0
[5Y - 10Y]		62	0	62	62	0	0	0	0
[10Y - more]		51	42	51	0	0	0	0	0
Total		132	61	132	62	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	10	10	10	0	0	0	0
[3M - 1Y]		18	18	18	0	0	0	0
[1Y - 2Y]		22	22	22	0	0	0	0
[2Y - 3Y]		112	4	112	108	0	0	0
[3Y - 5Y]		268	55	268	118	0	0	0
[5Y - 10Y]		360	240	360	119	0	0	0
[10Y - more]		980	502	980	0	0	0	0
Total		1,770	851	1,770	345	0	0	0
[0 - 3M]	Germany	4,053	3,981	4,053	0	0	0	0
[3M - 1Y]		951	519	951	0	0	0	0
[1Y - 2Y]		2,285	2,012	2,285	0	0	0	0
[2Y - 3Y]		743	284	743	32	0	0	0
[3Y - 5Y]		2,168	1,378	2,168	102	0	0	0
[5Y - 10Y]		2,105	1,949	2,105	0	0	0	-42
[10Y - more]		3,062	2,826	3,062	0	0	0	0
Total		15,367	12,949	15,367	134	0	-42	0
[0 - 3M]	Greece	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		112	0	112	0	0	0	0
[3Y - 5Y]		145	0	145	0	0	0	0
[5Y - 10Y]		131	0	131	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		388	0	388	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	
[3M - 1Y]		9	9	9	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		8	8	8	0	0	0	0	
Total		17	17	17	0	0	0	0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	
[3M - 1Y]		23	0	23	0	0	0	0	
[1Y - 2Y]		1,361	0	1,361	0	0	0	0	
[2Y - 3Y]		106	0	106	0	0	0	0	
[3Y - 5Y]		185	5	185	0	0	0	0	
[5Y - 10Y]		1,302	0	1,302	0	0	0	0	
[10Y - more]		2,339	3	2,339	1,250	0	0	0	
Total		5,316	8	5,316	1,250	0	0	0	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	217	0	217	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		217	0	217	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		76	0	76	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		76	0	76	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		1	1	1	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		119	0	119	119	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		120	1	120	119	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Poland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		381	0	381	0	0	0	0	
[2Y - 3Y]		785	0	785	0	0	0	0	
[3Y - 5Y]		58	2	58	0	0	0	0	
[5Y - 10Y]		356	0	356	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		1,580	2	1,580	0	0	0	0	
[0 - 3M]	Portugal	100	0	100	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		141	50	141	44	0	0	0	
[5Y - 10Y]		145	0	145	101	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		386	50	386	145	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Romania	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		27	0	27	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		50	0	50	0	0	0	0	
[5Y - 10Y]		45	0	45	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		122	0	122	0	0	0	0	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		16	0	16	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		50	0	50	21	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		66	0	66	21	0	0	0	
[0 - 3M]	Spain	15	0	15	0	0	0	0	
[3M - 1Y]		76	0	76	0	0	0	0	
[1Y - 2Y]		116	38	116	0	0	0	0	
[2Y - 3Y]		619	133	619	0	0	0	0	
[3Y - 5Y]		482	268	482	0	0	0	0	
[5Y - 10Y]		923	477	923	0	0	0	0	
[10Y - more]		285	99	285	0	0	0	5	
Total		2,516	1,015	2,516	0	0	5	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		24	24	24	0	0	0	0	0
[1Y - 2Y]		25	25	25	0	0	0	0	0
[2Y - 3Y]		110	104	110	0	0	0	0	0
[3Y - 5Y]		114	114	114	0	0	0	0	0
[5Y - 10Y]		61	61	61	0	0	0	0	0
[10Y - more]		5	5	5	0	0	0	0	0
Total		339	333	339	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		4	4	4	0	0	0	0	0
[10Y - more]		42	42	42	0	0	0	0	0
Total		46	46	46	0	0	0	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	80	0	80	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		317	0	317	0	0	0	0	0
[2Y - 3Y]		459	0	459	0	0	0	0	0
[3Y - 5Y]		154	0	154	0	0	0	0	0
[5Y - 10Y]		170	0	170	0	0	0	0	0
[10Y - more]		127	0	127	0	0	0	0	0
Total		1,307	0	1,307	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		180	0	180	0	0	0	0	
[2Y - 3Y]		183	0	183	0	0	0	0	
[3Y - 5Y]		239	5	239	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		450	89	450	278	0	0	0	
Total		1,052	94	1,052	278	0	0	0	
[0 - 3M]	U.S.	31	0	31	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		37	0	37	0	0	0	0	
[2Y - 3Y]		31	0	31	0	0	0	0	
[3Y - 5Y]		38	0	38	0	0	0	0	
[5Y - 10Y]		22	0	22	0	0	0	0	
[10Y - more]		1,119	0	1,119	0	0	44	0	
Total		1,278	0	1,278	0	44	0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	
[3M - 1Y]		9	9	9	0	0	0	0	
[1Y - 2Y]		157	157	157	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		130	130	130	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		296	296	296	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
TOTAL EEA 30		34,328	19,629	34,328	2,365	0	0	-37	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.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		54	0	54	54	0	0	0	0
[2Y - 3Y]		156	0	156	0	0	0	0	0
[3Y - 5Y]		13	13	13	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		4,250	3,913	4,250	113	0	0	0	0
Total		4,473	3,926	4,473	167	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		60	25	60	0	0	0	0	0
[1Y - 2Y]		75	75	75	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		101	0	101	0	0	0	0	0
[5Y - 10Y]		30	0	30	0	0	0	0	0
[10Y - more]		684	0	684	0	0	0	0	0
Total		950	100	950	0	0	0	0	0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	
[3M - 1Y]		40	0	40	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		11	0	11	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		51	0	51	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Estonia	8	8	8	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		8	8	8	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	
[3M - 1Y]		2	2	2	0	0	0	0	
[1Y - 2Y]		7	7	7	0	0	0	0	
[2Y - 3Y]		3	3	3	0	0	0	0	
[3Y - 5Y]		5	5	5	0	0	0	0	
[5Y - 10Y]		61	0	61	61	0	0	0	
[10Y - more]		100	91	100	0	0	0	0	
Total		178	108	178	61	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	France	0	0	0	0	0	0	0	
[3M - 1Y]		20	20	20	0	0	0	0	
[1Y - 2Y]		8	8	8	0	0	0	0	
[2Y - 3Y]		114	6	114	108	0	0	0	
[3Y - 5Y]		239	26	239	117	0	0	0	
[5Y - 10Y]		817	275	817	118	0	0	0	
[10Y - more]		639	577	639	0	0	0	0	
Total		1,837	912	1,837	343	0	0	0	
[0 - 3M]	Germany	556	447	556	0	0	0	0	
[3M - 1Y]		1,807	1,292	1,807	0	0	0	0	
[1Y - 2Y]		1,246	799	1,246	31	0	0	0	
[2Y - 3Y]		718	287	718	100	0	0	0	
[3Y - 5Y]		1,899	1,408	1,899	0	0	0	0	
[5Y - 10Y]		1,993	1,875	1,993	0	0	0	0	
[10Y - more]		2,914	2,691	2,914	0	0	0	0	
Total		11,133	8,799	11,133	131	0	-27	0	
[0 - 3M]	Greece	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		111	0	111	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		132	0	132	0	0	0	0	
[5Y - 10Y]		125	0	125	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		368	0	368	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Ireland	3	3	3	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		8	8	8	0	0	0	0	
Total		11	11	11	0	0	0	0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	
[3M - 1Y]		13	0	13	0	0	0	0	
[1Y - 2Y]		1,431	0	1,431	0	0	0	0	
[2Y - 3Y]		8	0	8	0	0	0	0	
[3Y - 5Y]		189	0	189	0	0	0	0	
[5Y - 10Y]		1,180	0	1,180	0	0	0	0	
[10Y - more]		2,302	3	2,302	1,255	0	0	0	
Total		5,123	3	5,123	1,255	0	0	0	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	6	0	6	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		6	0	6	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		75	0	75	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		75	0	75	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		1	1	1	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		116	0	116	116	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		117	1	117	116	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Poland	0	0	0	0	0	0	0	
[3M - 1Y]		31	0	31	0	0	0	0	
[1Y - 2Y]		789	0	789	0	0	0	0	
[2Y - 3Y]		256	0	256	0	0	0	0	
[3Y - 5Y]		123	2	123	0	0	0	0	
[5Y - 10Y]		300	0	300	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		1,499	2	1,499	0	0	0	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		43	0	43	0	0	0	0	
[3Y - 5Y]		95	50	95	45	0	0	0	
[5Y - 10Y]		147	0	147	103	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		285	50	285	148	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Romania	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	
[3M - 1Y]		26	0	26	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		48	0	48	0	0	0	0	
[5Y - 10Y]		42	0	42	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		116	0	116	0	0	0	0	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	
[3M - 1Y]		16	0	16	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		19	0	19	19	0	0	0	
[5Y - 10Y]		28	0	28	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		63	0	63	19	0	0	0	
[0 - 3M]	Spain	0	0	0	0	0	0	0	
[3M - 1Y]		74	4	74	0	0	0	0	
[1Y - 2Y]		156	52	156	0	0	0	0	
[2Y - 3Y]		650	190	650	0	0	0	0	
[3Y - 5Y]		659	180	659	0	0	0	0	
[5Y - 10Y]		623	468	623	0	0	0	0	
[10Y - more]		271	97	271	0	0	0	0	
Total		2,433	991	2,433	0	0	3	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	
[3M - 1Y]		12	12	12	0	0	0	0	
[1Y - 2Y]		131	125	131	0	0	0	0	
[2Y - 3Y]		28	28	28	0	0	0	0	
[3Y - 5Y]		93	93	93	0	0	0	0	
[5Y - 10Y]		46	46	46	0	0	0	0	
[10Y - more]		5	5	5	0	0	0	0	
Total		315	309	315	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		4	4	4	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		38	38	38	0	0	0	0	
Total		42	42	42	0	0	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		154	0	154	0	0	0	0	
[2Y - 3Y]		427	0	427	0	0	0	0	
[3Y - 5Y]		147	0	147	0	0	0	0	
[5Y - 10Y]		160	0	160	0	0	0	0	
[10Y - more]		117	0	117	0	0	0	0	
Total		1,005	0	1,005	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Japan	27	0	27	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		159	0	159	0	0	0	0	
[2Y - 3Y]		163	0	163	0	0	0	0	
[3Y - 5Y]		212	4	212	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		401	76	401	246	0	0	0	
Total		962	80	962	246	0	0	0	
[0 - 3M]	U.S.	24	0	24	0	0	0	0	
[3M - 1Y]		13	0	13	0	0	0	0	
[1Y - 2Y]		34	0	34	0	0	0	0	
[2Y - 3Y]		30	0	30	0	0	0	0	
[3Y - 5Y]		30	0	30	0	0	0	0	
[5Y - 10Y]		24	0	24	0	0	0	0	
[10Y - more]		1,005	0	1,005	0	0	40	0	
Total		1,160	0	1,160	0	40	0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	
[3M - 1Y]		150	150	150	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		53	53	53	0	0	0	0	
[5Y - 10Y]		71	71	71	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		274	274	274	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE023
Hypo Real Estate Holding AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
TOTAL EEA 30		29,083	15,262	29,083	2,240	0	0	-24	0

Notes and definitions

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

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

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

Explanatory footnotes

6. RWA

DE023
Hypo Real Estate Holding AG

(in million Euro)

	31.12.2012	30.06.2013
RWA for credit risk	17,366	16,283
RWA Securitisation and re-securitisations	777	749
RWA Other credit risk	16,589	15,534
RWA for market risk	180	219
RWA for operational risk	779	869
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	18,325	17,371

Explanatory footnotes