Capital position CRD3 rules	31/12/2	012	30/06/2	:013	References to COREP reporting
Capital position CRDS fulles	Million EUR	% RWA	Million EUR	% RWA	References to COREP reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	2,731		2,333		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 <sup>(1)</sup> (-/+)	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) (-)	0		0		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.71*)
C) Common equity (A+B)	2,731	18.4%	2,333	15.9%	
Of which: ordinary shares subscribed by government	2,731		2,333		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 (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	2,731	18.4%	2,333	15.9%	
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
H) Tier 1 Capital (F+G)	2,731	18.4%	2,333	15.9%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	14,856		14,638		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		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)	50		50		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)	350		112		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.

				Expos	sure values (as	of 31/12/2012)					RWA (as of 31/	12/2012) **			Value adjustme	ents and provisi	ions (as of 31/12/2012) **	
uterparty countries		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRI	В	STA		F-IRI	в	A-IRE	3	ST	F-IF	RB	A-IRB	STA	Α
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	I Defaulted N	Ion-defaulted	Defaulted Non-defaulted	Defaul
	Central banks and central governments		5,817				6,347	-	469	-	-	-	0	-	- //		-	
	Institutions		4,466	-		-	-	-	966	-	-	-	-	-	1		-	
	Corporates		1,064	1,076		-	-	-	1,770	-	-	-	-	-	547		-	
	Corporates - Of Which: Specialised Lending		1,064	1,076	-	-	-	-	1,770	-	-	-	-	- /////////////////////////////////////	547		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	- 🖉		-	
	Retail		-	-	26,311	5,764	152	315		-	4,983	1,879	69	201	- //		2,101	
	Retail - Secured on real estate property	112.4%	-	-	25,506	5,607	152	315		-	4,689	1,800	69	201	-		1,956	
	Retail - Secured on real estate property - Of Which: SME	149.6%	-	-	147	117	-	-	-	-	29	109		-	- //		54	
PERMANENT TSB	Retail - Secured on real estate property - Of Which: non-SME	112.1%	-	-	25,359	5,490	-	-	-	-	4,660	1,691	-	-	- //		1,902	
	Retail - Qualifying Revolving		-	-	536	50	-	-		-	120	47	-	-	- 🖉		45	
	Retail - Other Retail		-	-	268	108	-	-	-	-	174	32	-	-	- 🖉		101	
	Retail - Other Retail - Of Which: SME		-	-	14	11		-	-	-	11	28		-	- ///		9	
	Retail - Other Retail - Of Which: non-SME		-	-	255	97	-	-		-	163	4	-	-	- 🖉		92	
	Equity		-	-		-	-	-	-	-	-		-	-	- //		-	
	Securitisation		266	-		-	-		120	-	-	-	-	-	- //		-	
	Other non-credit obligation assets		-	-	-	-	-	-		-	-	-	-	-	- //		-	
	TOTAL		11,613	1,076	26,311	5,764	6,499	315	3,324	0	4,983	1,879	69	201 -	- 548	- 1	2,101 -	
	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	
-----------------------------------	--

		1 70/ 0/ ** /6		Exp	osure values (as of 3	1/12/2012	:) **				RWA (as of 31/12/2012) **		Value adji	stments and provis	ons (as of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB		STA		F-IRE	в	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted Defaulted
	Central banks and central governments		5,724	-	-	-	6,347	-	433	-	-	0	-		-
	Institutions		162	-	-	-	-	-	47	-	-		-	1	
	Corporates		702	976	-	-	-	-	1,235	-	-	-	- 51	6	
	Corporates - Of Which: Specialised Lending		702	976	-	-	-	-	1,235	-	-	-	- 51	3	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////		
	Retail		-	-	20,002	5,520	152	315	-	-	3,564 1,51	9 69 20	11		2,033 115
	Retail - Secured on real estate property	119.7%	-	-	19,197	5,362	152	315	-	-	3,271 1,44	0 69 20	11		1,888 115
	Retail - Secured on real estate property - Of Which: SME	149.6%	-	-	147	117			-	-	29 10		- /////////////////////////////////////		54 -
	Retail - Secured on real estate property - Of Which: non-SME	119.4%	-	-	19,050	5,246		-	-	-	3,242 1,33	1 -	- /////////////////////////////////////		1,834 -
Ireland	Retail - Qualifying Revolving		-	-	536	50		-	-	-	120 4	7 -	-		45 -
	Retail - Other Retail		-	-	268	108	-	-	-	-	174 3	2 -	-		101 -
	Retail - Other Retail - Of Which: SME		-		14	11					11 2	3 -	- /////////////////////////////////////		9
	Retail - Other Retail - Of Which: non-SME		-	-	255	97	-	-	-	-	163	4 -	-		92 -
	Equity		-	-	-	-	-	-	-	-			-		
	Securitisation		95	-	-	-		-	42	-	-		-		
	Other non-credit obligation assets		-	-	-	-		-		-	-		-		
	TOTAL		6,683	976	20,002	5,520	6,499	315	1,757	0	3,564 1,51	9 69 20	11 - 51	7 -	2,033 - 115
	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

				Exp	osure values (as of	31/12/201	2) **			RWA (as of 31	/12/2012) **			Value	adjustments and pro	visions (as of	131/12/2012) **	
rparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB		ST/	٩	F-IRB	A-IR	8	ST	٩	F-IRB	A-IF	В	ST	Ą
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	-	-		-	-	-	-		-	-		
	Institutions		2,198	-	-	-	-	-	484 -		-	-	-		-	-		
	Corporates		347	100	-	-	-	-	519 -	-	-	-	-		31	-		
	Corporates - Of Which: Specialised Lending		347	100	-	-			519 -		-		-		31	-		
	Corporates - Of Which: SME		-	-	-		-	-			-		-		- /////////////////////////////////////	-		
	Retail		-	-	6,309	244	-	-		1,418	360		-		-	68		
	Retail - Secured on real estate property	87.3%	-	-	6,309	244	-	-		1,418	360		-		-	68		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-		-	-		-		-	-		
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	87.3%		-	6,309	244				1,418	360				- /////////////////////////////////////	68		
United Kingdom	Retail - Qualifying Revolving		-	-	-		-			-	-	-	-		- /////////////////////////////////////	-		
	Retail - Other Retail		-	-	-	-	-	-			-		-		-	-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-		-	-	-	-		- /////////////////////////////////////	-		
	Retail - Other Retail - Of Which: non-SME		-	-	-		-	-		-	-	-	-		-	-		
	Equity		-	-	-	-	-	-		-	-	-	-		-	-		
	Securitisation		76	-	-	-	-	-	35 -	-	-	-	-		- /////////////////////////////////////	-		
	Other non-credit obligation assets		-	-	-		-			-	-	-			- 10////////////////////////////////////	-		

0

0

1,038 0

1,418

.

360

0

0

31

68

Notes and def

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

Securitisation and re-securitisations positions deducted from capital \*

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

TOTAL

				Expo	sure values (as	of 31/12/2012	)**				RWA (as of 31	/12/2012) **				Value adjus	tments and provi	sions (as of 31/12/2012) *	*
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	в	A-IR	:B	ST	١	F-IRE	3	A-IR	в	STA		F-IRI	В	A-IRE		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-default	ted Defaulted
	Central banks and central governments		-	-		-		-	-	-		-	-	-		-		-	
	Institutions		152	-		-	-	-	43	-	-	-	-	-		-		-	
	Corporates		15	-		-	-	-	16	-	-	-	-	-		-		-	
	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%	-	-	-	-	-	-	-	-		-	-			-		- /////////////////////////////////////	
U.S.	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		167	0	0	0	0	0	58	0	0	0	0	0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-		-		-	-	-		-		-	

2,621

100

.

6,309

244

Notes

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

IE039 PERMANENT TSB

0

IE039

				Exp	osure values (as	of 31/12/201	2) **			RWA (as of 31/	12/2012) **				Value adjus	tments and provis	ions (as of 31/12/20	012) **
nterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRI	в	STA	F-	IRB	A-IRI	в	ST	٩	F-IRE	В	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ed Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-de	lefaulted Defaulted
	Central banks and central governments		93	-	-	-	-	- 3	- 36	-	-	-	-		-		-	
	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%	-	-	-	-	-	-		-	-	-	-		-		-	
Poland	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-		-		-	-		-		-		- /////////////////////////////////////	
i oland	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		93	0	0	0	0 0	:	36 0	0	0	0	0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-		-	-	-	-		-		-	

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

				Expos	ure values (as	of 31/12/2012)					RWA (as of 31	/12/2012) **				Value adjus	tments and prov	isions (as of 31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	B	A-IR	В	ST/		F-IR	B	A-IR	в	ST/		F-IRI	3	A-IR	B S	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	d Defaulted
	Central banks and central governments		-	-	-	-	-	-		-	-	-	-	-		-		-	- -
	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%	-	-		-		-		-	-	-	-	-		-		-	-
Portugal	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-	-	-	-	-		-		-		-		- /////////////////////////////////////	· .
i ortugar	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-		-		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-		-	-	-		-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-	-	-		-		-		-		- /////////////////////////////////////	· .
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-	-	-	-	-				-	
	Equity		-	-		-	-	-		-	-	-		-				-	
	Securitisation		66	-		-	-	-	30			-		-		-		-	
	Other non-credit obligation assets		-	-		-		-		-	-	-		-		-		-	
	TOTAL		66	0	0	0	0	0	30	0	0	0	0	0	-	0	-	0 -	- 0
Notes and definitions	Securitisation and re-securitisations positions deducted from capital *		-	-		-		-		-	-	-		-		-		-	

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

IE039

				Exp	osure values (as of	f 31/12/201	2) **			RWA (as of 31/12/2012) **		Value	adjustments and prov	isions (as of 31/12/2	2012) **
Interparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA	F-IR	в	A-IRB	STA	F-IRB	A-IR	в	STA
			Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	ilted Non-defaulted	Defaulted Non-o	defaulted Defaulte
	Central banks and central governments		-		-	-		-	-				-	-	
	Institutions		62		-	-		24	-	· ·			-	-	
	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%	-	-	-	-		-	-				-	-	
Italy	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		4	-	-	-		2	-				-	-	
	Other non-credit obligation assets		-		-	-		-	-				-	- //////	
	TOTAL		66	0	0	0	0 0	26	0	0 0	0 0		-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-		-	-				-	- ///////	

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

				Exp	oosure values (as of 31/12/20	12) **			RWA (as of 31/1	2/2012) **				Value adjustm	nents and provi	isions (as of 31	/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB	STA	F-IR	B	A-IRB		STA	١	F-IRB		A-IRE	В	STA	A
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	I Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted 1	Non-defaulted	Defaulted
	Central banks and central governments		-	-		-		-	-		-	-		-		-		-
	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%	-	-		-		-	-	-	-	-		-		-		-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-			-		-	-		-	-		-		-		-
riether lands	Retail - Qualifying Revolving		-			-		-	-			-		-		-		-
	Retail - Other Retail		-	-		-		-	-	-		-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-		-		-	-		-	-		-		- //		-
	Retail - Other Retail - Of Which: non-SME		-	-		-		-	-			-		-		- //		-
	Equity		-			-			-		-	-		- []		-		-
	Securitisation		25	-		-	- 11	-	-		-	-		- 🛛		- 🥢		
	Other non-credit obligation assets		-	-		-		-	-	-	-	-		-		-		-
	TOTAL		25	0	0 0	0 0	11	0	0	0	0	0	-	0	-	0	-	0
Notes and definitions	Securitisation and re-securitisations positions deducted from capital *		-	-		-		-	-		-	-		- //		-		-

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

			E	posure values (as	of 31/12/201	2) **				RWA (as of 31/	12/2012) **				Value adjus	stments and prov	isions (as of	31/12/2012) **	
party Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB	A-IR	в	ST/		F-IRB		A-IRI	3	STA		F-IRI	3	A-IRI	в	ST	TA
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Default
	Central banks and central governments		-		-	-	-	-	-	-	-	-	-		-		-		
	Institutions		25		-	-	-	7	-	-	-	-	-		-		-		
	Corporates		-		-	-	-	-	-	-	-	-	-		-		-		
	Corporates - Of Which: Specialised Lending		-					-	-			-					-		
	Corporates - Of Which: SME							-	-			-							1
	Retail		-		-	-	-	-	-		-	-	-		-		- '		
	Retail - Secured on real estate property	0.0%	-		-		-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-	-	-	-	-		-	-	-		-		-		
Denmark	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-		-		-		-				-				1
Dominark	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		25 0	0	0	0	0	7	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

				Exp	osure values (as of 31/12/201	2) **				RWA (as of 31)	12/2012) **				Value adjust	ments and prov	isions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-II	RB	A-IRB	ST	A	F-IRI	в	A-IR	3	STA		F-IRI	3	A-IRI	3	ST	A
			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		-			-	-	-	-	-	-	-	-		-		-		-
	Institutions		17			-	-	25	-	-	-	-	-		-		-		-
	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%	-	-		-	-	-	-	-	-	-	-		-		-		-
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-		-	-	-		-			-				-
opun	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		17	7 0	0 0	0	0	25	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 <sup>1</sup> Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA <sup>1</sup> As explained in the Guidelines

				Expo	osure values (as	of 31/12/2012	)**				RWA (as of 31/12/2012) **			Value adjustments and pro	visions (as of	i 31/12/2012) **	
terparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	в	A-IF	RB	STA		F-IR	в	A-IRB	STA	F-IR	B A-I	RB	ST	A
		0111212012)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	I Defaulted	Non-defaulted	Defau
	Central banks and central governments		-	-		-	-	-	-	-				-	-		
	Institutions		1,850	-		-	-		336	-				-	-		
	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%	-	-	-	-	-		-	-				-	-		<u></u>
Luxembourg	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-				-	-		4
	Retail - Other Retail		-	-		-	-	-	-	-				-	-		1
	Retail - Other Retail - Of Which: SME		-	-		-		-	-	-				-			4
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-				-	-		4
	Equity		-	-		-	-	-	-	-				-	-		
	Securitisation		-	-		-		-	-	-				-	-		
	Other non-credit obligation assets		-	-	-	-		-	-	-				-	-		
	TOTAL		1,850	0	0	0	0	0	336	0	0 0	0 0	-	0	• 0	-	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-					- /////////////////////////////////////	- 1		

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD iii) 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

				Expo	sure values (as	of 30/06/2013)	**				RWA (as of 30/0	6/2013) **				Value adjust	ments and provis	sions (as of 30/0	6/2013) **
outerparty countries		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRI	3	STA		F-IRB		A-IRB		SI	A	F-IRI	3	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	d Non-defaulted	Defaulted	Non-defaulted	Defaulted No	n-defaulted Defau
	Central banks and central governments		7,166			-	6,056	-	507	-	-	-		-		-		-	
	Institutions		2,313	-		-		-	637	-	-	-		-		1		-	
	Corporates		891	1,199		-	-	-	1,528	-	-	-		-		630		-	
	Corporates - Of Which: Specialised Lending		891	1,199	-	-	-	-	1,528		-			-		630		- /////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-		-			-		-		- /////	
	Retail		-	-	25,170	6,159	138	330	-	-	4,694	1,405	6	2 20	9	-		2,421	
	Retail - Secured on real estate property	115.7%	-	-	24,320	5,992	138	330	-	-	4,413	1,299	6	2 20	9	-		2,261	
	Retail - Secured on real estate property - Of Which: SME	227.5%	-	-	135	124	-	-			26	106		-		-		68	
PERMANENT TSB	Retail - Secured on real estate property - Of Which: non-SME	114.7%	-	-	24,185	5,868	-	-	-	-	4,386	1,193		-		-		2,193	
	Retail - Qualifying Revolving		-	-	620	54	-		-	-	130	59		-		-		50	
	Retail - Other Retail		-	-	230	113	-		-	-	151	47		-		-		110	
	Retail - Other Retail - Of Which: SME		-	-	15	7	-		-	-	14	34		-		-		5	
	Retail - Other Retail - Of Which: non-SME		-	-	215	105	-		-	-	137	13		-		-		105	
	Equity		-	-	-	-	-	-	-		-	-		-		-		- /////	
	Securitisation		224	-		-	-	-	144	-	-			-		-		- /////	
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-		-		-		-	
	TOTAL		10,594	1,199	25,170	6,159	6,194	330	2,817	0	4,694	1,405	6	2 20	9 -	631	-	2,421	-
	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

		1 73/ 0/ ++ /6		Exp	osure values (as of 3	30/06/201	3) **				RWA (as of 30/0	06/2013) **			Value adjustments and p	ovisions (as of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRB		STA		F-IRI	в	A-IRB		ST	A F-IRE	B A	IRB STA
			Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulte	d Defaulted Non-defaulted Defaulte
	Central banks and central governments		7,078	-	-	-	6,056	-	477	-	-	-	-	-	-	-
	Institutions		31	-	-		-	-	32	-	-	-	-	-	1	-
	Corporates		600	1,071	-	-	-	-	1,076	-	-	-		-	588	-
	Corporates - Of Which: Specialised Lending		600	1,071	-		-		1,076	-	-		-	- /////////////////////////////////////	588	-
	Corporates - Of Which: SME		-	-	-		-		-	-	-		-	-	- /////////////////////////////////////	
	Retail		-	-	19,260	5,936	138	330		-	3,377	1,094	62	209	-	2,353
	Retail - Secured on real estate property	123.8%	-	-	18,410	5,770	138	330	-	-	3,096	988	62	209	- /////////////////////////////////////	2,193
	Retail - Secured on real estate property - Of Which: SME	227.5%	-	-	135	124	-		-	-	26	106	-	-	- /////////////////////////////////////	68
	Retail - Secured on real estate property - Of Which: non-SME	122.7%	-	-	18,274	5,645	-	-	-	-	3,070	882	-	-	- /////////////////////////////////////	2,125
Ireland	Retail - Qualifying Revolving		-	-	620	54	-		-	-	130	59	-	-	- /////////////////////////////////////	50
	Retail - Other Retail		-	-	230	113	-	-	-	-	151	47	-	-	-	110
	Retail - Other Retail - Of Which: SME		-		15	7					14	34		- /////////////////////////////////////	- /////////////////////////////////////	5
	Retail - Other Retail - Of Which: non-SME		-	-	215	105	-	-	-	-	137	13	-	- /////////////////////////////////////	- /////////////////////////////////////	105
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-
	Securitisation		93	-	-	-	-	-	60	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-		-	-	-	-	-	-	-	-	-	-
	TOTAL		7,802	1,071	19,260	5,936	6,194	330	1,645	0	3,377	1,094	62	209 -	589	- 2,353 -
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-		-	-	-

Notes and

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

				Expo	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/	/2013) **				Value adjust	ments and provi	sions (as of 30/06/2013) **	
In Cd Re United Kingdom		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	:В	ST	٩	F-IR	в	A-IRB		ST	A	F-IR	3	A-IRE	S	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	d Defaul
	Central banks and central governments		-	-	-	-		-	-	-	-	-	-	-		-		-	
	Institutions		2,048		-	-		-	489	-	-	-		-		-		1	
	Corporates		291	127	-	-		-	452	-	-	-		-		42		-	
	Corporates - Of Which: Specialised Lending		291	127	-	-		-	452	-	-	-		-		42		-	
	Corporates - Of Which: SME		-	-	-	-		-	-	-	-	-		-		-		- /////////////////////////////////////	
	Retail			-	5,911	223		-		-	1,317	311		-		-		68	
	Retail - Secured on real estate property	86.5%		-	5,911	223		-	-	-	1,317	311	-	-		-		68	
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-		-	-	-	-	-	-	-		-		-	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	86.5%	-	-	5,911	223		-	-	-	1,317	311		-		-		68	
onited Kingdom	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		39	-	-	-		-	25	-	-	-	-	-		-		- /////////////////////////////////////	
			-	-	-	-		-	-	-	-	-	-	-		-		-	
	TOTAL		2,378	127	5,911	223	0	0	967	0	1,317	311	0	0	-	42	-	69	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-			-	-		-	-				-		- /////////////////////////////////////	

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

		170.00		Expo	osure values (a	s of 30/06/201	3) **				RWA (as of 30/06/2013		Va	ue adjustments a	nd provisi	ons (as of 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	B	A-I	RB	ST	٩	F-IRI	в	A-IRB	STA	F-IRB		A-IRB	ST	TA
			Non-defaulted	Defaulted	Non-defaulter	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ed Non-defaulted Defau	Ited Non-defaulted D	efaulted Non-de	faulted [	Defaulted Non-defaulted	Defaulted
	Central banks and central governments		-	-			-	-	-	-	-		-	-		-	
	Institutions		147	-			-	-	67	-	-		-	-		-	
	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%	-	-			-	-	-	-	-		- /////////////////////////////////////	- /////////////////////////////////////		- /////////////////////////////////////	1
U.S.	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		147	0	0	0	0	0	67	0	0 0	0 0	-	0	-	0 -	0
	Securitisation and re-securitisations positions deducted from capital *		-	-			-	-	-	-	-		-	-		-	

Notes and

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

				Expo	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **			Value	adjustments and provisions (as	of 30/06/2013) **
earty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	B	ST	Ą	F-IRB		A-IRB	STA		F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	aulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ited Non-defaulted Defaulte	d Non-defaulted Defa
	Central banks and central governments		88	-	-	-	-	-	30	-		-	-		-	-
	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%	-	-			-	-	-	-		-	-		-	-
Poland	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-		-	-	-		-	-		-	- /////////////////////////////////////
Folanu	Retail - Qualifying Revolving			-		-	-	-	-	-		-	-		- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail			-		-	-	-	-	-		-	-		-	-
	Retail - Other Retail - Of Which: SME			-		-	-	-		-		-	- //		- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		-	-		- /////////////////////////////////////	- /////////////////////////////////////
	Equity		-	-	-	-	-	-	-	-		-	-		-	-
	Equity Securitisation			-		-	-	-	-	-		-	-		-	-
	Other non-credit obligation assets			-		-	-	-	-	-		-	-		-	-
	TOTAL		88	0	0	0	0	0	30	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

				Expo	osure values (as	of 30/06/201	3) **				RWA (as of 30	)/06/2013) **				Value adjus	tments and prov	isions (as of 30/	06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	RB	STA		F-IF	RB	A-IF	B	ST/	١	F-IRI	3	A-IRI	В	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 N	Ion-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-			-	-	-	-		-		-		
	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%	-	-	-		-	-			-	-	-	-		-		-		
Portugal	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-		-			-	-	-	-		-		- ///		
i oi tugai	Retail - Qualifying Revolving		-	-	-	-	-	-			-	-	-	-		-		- ////		
	Retail - Other Retail		-	-	-	-	-	-			-	-	-	-		-		-		
	Retail - Other Retail - Of Which: SME		-	-	-	-		-			-	-	-	-		-		- ///		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-			-	-	-	-		-		- 🥢		
	Equity		-	-	-	-	-				-	-	-			-		-		
	Securitisation		65	-	-	-	-	-	42	2 -	-	-	-	-		-		- 🥢		
	Other non-credit obligation assets		-	-	-		-	-			-	-		-		-		-		
	TOTAL		65	0	0	0	0	0	4:	2 0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-			-	-	-	-		-		-		

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

			Exp	osure values (as of 30/06/201	3) **		RWA (as of 30/06/2013) **		Value adju	ustments and provisions (as o	f 30/06/2013) **
earty Country (1)		LTV % ** (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-defau	ilted Defaulted Non-def	aulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul
	Central banks and central governments										
	Institutions		48 -			20 -					
	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%									
Italy	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 -			2 -				-	
	Other non-credit obligation assets									· ////////////////////////////////////	
	TOTAL		51 0	0 0	0 0	22 0	0 0 0	0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *										

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

				Exp	oosure values (as	of 30/06/201	13) **				RWA (as of 30	0/06/2013) **			Value adjus	stments and prov	isions (as of 30/06/2013) *	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	в	ST	۹.	F-IR	в	A-IF	RB	STA	F-IRI	3	A-IR	3	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-defaulte	ed Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-		-	
	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%	-	-	-	-	-	-	-	-		-	-	-	-		-	
Netherlands	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		-		-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	<i>.</i>
	Equity		-		-	-	-	-	-	-	-		-	-	-		- /////////////////////////////////////	
	Securitisation		24	-	-	-	-	-	15	-	-	-	-	-	-		-	
	Other non-credit obligation assets		-		-	-	-	-	-	-	-	-	-	-	-		-	
	TOTAL		24	0	0	0	0	0	15	0	0	0	0 0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-		-	

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

				Exp	oosure values (as of	30/06/2013	) **				RWA (as of 30	/06/2013) **			Value adju	stments and prov	visions (as of	30/06/2013) **	
rparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRB		ST	١	F-IR	в	A-IR	в	STA	F-	RB	A-IR	В	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defau
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-			-		
	Institutions		22	-	-	-	-	-	10	-	-	-	-	-	-		-		
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-		-		
	Corporates - Of Which: Specialised Lending			-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////			-		1
	Corporates - Of Which: SME			-	-	-		-		-		-	-	- /////////////////////////////////////			-		
	Retail			-	-	-	-	-		-	-	-	-	- /////////////////////////////////////			-		
	Retail - Secured on real estate property	0.0%		-	-	-	-	-		-		-	-	-	-		-		
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-	-		-		-	-	-	-		-		
Denmark	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-	-		-		-				- /////////////////////////////////////			-		
Deninark	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////			-		1
	Retail - Other Retail			-	-	-	-	-		-	-	-	-	-			-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////			-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-		-	-	-	-	-			-		
	Equity			-	-	-		-			-	-	-	-	-		-		
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	- 1		-		
	Other non-credit obligation assets			-	-	-		-	-	-	-	-	-	-	-		-		
	TOTAL		22	0	0	0	0	0	10	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

				Exp	osure values (as	of 30/06/201	3) **			RWA (as of 30	/06/2013) **			Value adjustments and p	rovisions (as of 30/06/2013) *	*
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	в	ST#	٩	F-IRB	A-IR	в	STA	F-IRI	B 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-defaulte	ed Defaulted Non-defaulte	ed Defaulted
	Central banks and central governments		-		-	-	-	-		-	-	-	-	-	-	
	Institutions		17	-	-	-	-	-	19 -	-	-	-	-	-	-	-
	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%	-	-	-	-	-	-		-	-	-	-	-	-	
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-		-	-	-	-	- 2////////////////////////////////////		-
opun	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		17	0	0	0	0	0	19 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 <sup>1</sup> Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA <sup>1</sup> As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **				Value adjus	stments and prov	visions (as of	30/06/2013) **	
arty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	B	STA		F-IRI	в	A-IR	в	ST	٩	F-IRI	3	A-IR	в	ST	TA
			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	Defa
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	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%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
Luxembourg	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		- 1		
	Retail - Other Retail - Of Which: SME		-	-	-		-		-	-	-	-	-	-		-		-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- 1		
	Securitisation		-	-	-		-	-	-	-	-	-	-			-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	TOTAL		0	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: ii) 90% of total EAD iii) top 10 countries in terms of exposure <sup>1</sup> Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA <sup>1+</sup> As explained in the Guidelines

#### 3. SECURITISATION SUMMARY

IE039 PERMANENT TSB

(in million Euro)	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	266	224
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	266	224

IE039 PERMANENT TSB

#### (in million Euro)

	31/12	2/2012	30/06/2013		
		TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM	
Traded Debt Instruments	9	0	0	0	
TDI - General risk	9	0	0	0	
TDI - Specific risk	0	0	0	0	
Equities	0	0	0	0	
Equities - General risk	0	0	0	0	
Equities - Specific risk	0	0	0	0	
Foreign exchange risk	161	0	251	0	
Commodities risk	0	0	0	0	

as of 31 December 2012

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

IE039

PERMANENT TSB

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Ozech Kepublic	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] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3W - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[11-21] [2Y-3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Denmark	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		Ő	0	Ů	Ő	Ŭ	Ő	0	0
[0-3M]		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 ]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Lotonia	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] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Finland -	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		Ű	0	Ő	Ŭ Û	Ő	ů 0	0	0

as of 31 December 2012

(in million Euro)									
		<b>GROSS DIRECT LONG EXPOSURES</b> (accounting value gross of provisions) <sup>(1)</sup>			s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	France	0	0	0	0	0	0	0	0
[3Y - 5Y ]	. ranoo	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 - 3M ]		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b>
[ 0 - 3M ] [ 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 ]	Germany	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]		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 ]	Greece	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	11	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Hungary	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

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	loolaria	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	<b>0</b>	0	0	0	0	0
[0-3M] [3M-1Y]		0 158	0 72	158	0 87	0	0	0	0
[ 1Y - 2Y ]		269	121	269	149	0	0	0	0
[ 2Y - 3Y ]		987	16	987	971	0	0	0	0
[21 - 51] [3Y - 5Y ]	Ireland	928	342	928	586	0	0	0	0
[5Y - 10Y ]		677	148	677	529	0	0	0	0
[10Y - more ]		26	0	26	26	0	0	0	0
Total		3,046	698	3,046	2,348	0	0	0	0
[0-3M]		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 ]	Italy	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	<b>0</b>	0	0	<b>0</b> 0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	1	0	0	0	0	0	0	0	0
[ <u>3</u> Y - 5Y ]	Latvia	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

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposures	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Lioontonotoni	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		<b>0</b> 0	<b>0</b> 0	<b>0</b> 0	0	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b> 0
[0-3M] [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 ]	Lithuania	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]		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 ]	Luxembourg	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 ] Total		0	0	0	0	0	0	0	0
[0-3M]		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 ]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Malta	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

as of 31 December 2012

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>			s (long) net of cash short po	ECT POSITIONS sitions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Nothonanao	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		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b>
[0-3M] [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 ]	Norway	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]		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 ]	Poland	85	0	85	85	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 ] Total		0 85	0	0 85	0 85	0	0	0	0
[ 0 - 3M ]		<b>85</b> 0	0	<b>85</b> 0	<b>85</b> 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 ]	Dortural	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Portugal	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

as of 31 December 2012

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposures	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity Country / Region			of which: <b>Ioans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Romania	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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	0
[3Y - 5Y ]	Slovakia	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]		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 ] [3Y - 5Y ]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y] [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]		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 ]	Spain –	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

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Sweden	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	<b>0</b>	<b>0</b> 0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	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]		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 ]	Australia	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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 ]	Canada	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

as of 31 December 2012

(in million Euro)									
		<b>GROSS DIRECT LONG EXPOSURES</b> (accounting value gross of provisions) <sup>(1)</sup>			s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y ]	riong riong	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		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b>
[0-3M] [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 ]	Japan	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]		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 ]	U.S.	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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 ]	Outinates t	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Switzerland	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

as of 31 December 2012

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Other advanced	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y ]	EEA	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 - 3M ]		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b>
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Other Central	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	and Eastern	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more ]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		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 ]	Middle East	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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 ]	Latin America	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]	Caribbean	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

as of 31 December 2012

IE039 PERMANENT TSB

(in million Euro)									
	Country /	<b>GROSS DIRECT LONG EXPOSURES</b> (accounting value gross of provisions) <sup>(1)</sup>		(gross exposure	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		<u>^</u>	â	<u>^</u>		Â	Â		^
[0-3M]		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
[ <u>2Y - 3Y</u> ] [3Y - 5Y ]	Africa	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 ]		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 ]	Others	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 3,131	698	3,131	2,433	0	0	0	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 <u>does not include</u> exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

as of 30 June 2013

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

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Czech Republic	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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 ]	Denmark	0	0	0	ů 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]		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 ] [3Y - 5Y ]	Estonia	0	0	0	0	0	0	0	0
[31 - 51] [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	<u> </u>	0	0
[ 0 - 3M ]		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 ]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	i illiallu	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

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	France	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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 ]	Germany	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]		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]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y ] [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]		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 ]	Hungon	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Hungary	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

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short pe	ECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	loolana	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		120	120	120	0	0	0	0	0
[ 1Y - 2Y ]		961	15	961	946	0	0	0	0
[2Y-3Y]	laste ed	338	338	338	0	0	0	0	0
[3Y - 5Y ]	Ireland	496	0	496	496	0	0	0	0
[5Y - 10Y ]		704	153	704	552	0	0	0	0
[10Y - more ]		28	0	28	28	0	0	0	0
Total		2,647	626	2,647	2,021	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ <u>1Y - 2Y</u> ] [ <u>2Y - 3Y</u> ]		0	0	0	0	0	0	0	0
[21 - 31] [3Y - 5Y ]	Italy	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	Ŭ	0 0	Ŭ Ŭ	Ő	Ŭ Ŭ	0	0
[0-3M]		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 ]	Latvia	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 ] Total		0	0	0	0	0	0	0	0
Iotal		U	U	U	U	U	U	U	U

as of 30 June 2013

(in million Euro)	-	-		-					
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> <b>advances</b>		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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Electricitein	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] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3W - 1 Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Lithuania	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]		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 ]	Luxembourg	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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]	Malka	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Malta	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

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	<b>ECT POSITIONS</b> ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Nethenands	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] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3W - 1Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Norway	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]		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]	Poland	83	0	83	83	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 ] Total		0 83	0	0 83	0 83	0	0	0	0
[ 0 - 3M ]		<b>63</b> 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]	Desture	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Portugal	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

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y ]	rtomania	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		<b>0</b>	0	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b> 0	0	<b>0</b>
[0-3M] [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 ]	Slovakia	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]		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]	Slovenia	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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	0
[3Y - 5Y ]	Spain	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

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Oweden	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	<b>0</b>
[0-3M] [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
[21 - 31] [3Y - 5Y ]	United Kingdom	0	0	0	0	0	0	0	0
[51 - 51 ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		Ő	Ő	Ő	Ő	Ő	Ő	Ő	ů O
[0-3M]		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 ]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Adotralia	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] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]		0	0	0	0	0	0	0	0
[21-31] [3Y - 5Y ]	Canada	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		Ő	Ő	Ő	Ő	Ŭ	0 0	Ő	Ŭ Ŭ

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		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 ]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Tiong trong	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		<b>0</b> 0	0	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b> 0	0	<b>0</b>
[0-3M] [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 ]	Japan	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]		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]	U.S.	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 ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		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 ]	Outline sheet i	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Switzerland	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

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> <b>advances</b>		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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Other advanced	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y ]	EEA	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 - 3M ]		<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Other Central	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	and eastern	0	0	0	0	0	0	0	0
[3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more ]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		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 ]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]	4	0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Latin America	0	0	0	0	0	0	0	0
[3Y - 5Y ]	and the	0	0	0	0	0	0	0	0
[5Y - 10Y ]	Caribbean	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

as of 30 June 2013

IE039 PERMANENT TSB

(in million Euro)									
Desided Metality			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt : a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> 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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 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 ]	Africa	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]		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 ]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Caloro	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         2,730         626         2,730         2,104         0 </th <th>TOTAL EEA 30</th> <th>2,730</th> <th>626</th> <th>2,730</th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th>0</th>	TOTAL EEA 30	2,730	626	2,730		0	0	0	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.

#### 6. RWA

#### IE039 PERMANENT TSB

#### (in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	11,039	9,843
RWA Securitisation and re-securitisations	121	146
RWA Other credit risk	10,917	9,697
RWA for market risk	161	251
RWA for operational risk	529	430
RWA Transitional floors	0	0
RWA Other	3,127	4,113
Total RWA <sup>(1)</sup>	14,856	14,638

Explanatory footnotes The Central Bank of Ireland requirement is to maintain a transitional floor above the 80% minimum, the effect of this is included in 'Other RWA'