Capital position CRD3 rules	31/12	/2012	30/06/2	2013	References to COREP reporting
Capital position civos rules	Million EUR	% RWA	Million EUR	% RWA	References to CONET Teporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	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 (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) (-)	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.T1*)
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.

2. CREDIT RISK as of 31 December 2012

		.=		Expos	sure values (as of	31/12/2012) **					RWA (as of 31/12/	2012) **				Value adjus	stments and provisi	ions (as of 31/12/2012) *	
outerparty countries		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB		STA		F-IRE	;	A-IRB		STA		F-IRE	3	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted E	efaulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted Non	-defaulted E	efaulted	Non-defaulted	Defaulted	Non-defaulted I	Defaulted Non-default	ited Defa
	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	-	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 = 100 + 100 - 1		Exp	osure values (as c	of 31/12/201	2) **				RWA (as of 31/	12/2012) **				Value adjus	tments and prov	isions (as of	f 31/12/2012) **	
terparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA	ι	F-IRB		A-IRI	3	STA		F-IR	В	A-IRI	В	ST	ΓA
			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	Defaulte
	Central banks and central governments		5,724	-	-	-	6,347	-	433	-	-	-	0	-		-		-		
	Institutions		162	-	-	-		-	47	-		-				1		-		
	Corporates		702	976	-			-	1,235	-		-				516		-		
	Corporates - Of Which: Specialised Lending		702	976	-		-		1,235	-	-	-	-			516		-		
	Corporates - Of Which: SME		-		-		-		-	-	-	-	-			-		-		
	Retail		-	-	20,002	5,520	152	315	-	-	3,564	1,519	69	201	ı	-		2,033		
	Retail - Secured on real estate property	119.7%	-		19,197	5,362	152	315	-	-	3,271	1,440	69	201		-		1,888		
	Retail - Secured on real estate property - Of Which: SME	149.6%	-		147	117	-		-	-	29					-		54		
	Retail - Secured on real estate property - Of Which: non-SME	119.4%	-	-	19,050	5,246	-	-	-	-	3,242	1,331	-			-		1,834		A
Ireland	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		A .
	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	1,519	69	201	-	517	-	2,033	-	
	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

				Expo	sure values (as	of 31/12/2012) **					RWA (as of 31)	(12/2012) **				Value adjustments and pr	ovisions (as of 31/1	2/2012) **
terparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRI	В	A-IR	В	STA		F-IRE		A-IR	В	STA		F-IRE	A-	IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted No	n-defaulted	Defaulted Non-defaulte	d Defaulted No	n-defaulted D
	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	
Officed Kingdom	Retail - Qualifying Revolving		-	-	-	-	-		-	-	-	-	-	- /////		- \	/// - ////	
	Retail - Other Retail					-	-	-	-			-	-	-		-	-	
	Retail - Other Retail - Of Which: SME					-	-	-	-			-	-	- /////		- /////////////////////////////////////	- /////	
	Retail - Other Retail - Of Which: non-SME				-	-	-		-			-	-	- /////		- (////////////////////////////////////	- ////	
	Equity		-			-	-	-	-			-	-	- /////		- /////////////////////////////////////	- ///	
	Securitisation		76	-	-	-	-		35	-	-	-	-	- /////		- 1////////////////////////////////////	- ////	
	Other non-credit obligation assets		-		•	-		-		-		-		-		-	-	
	TOTAL		2,621	100	6,309	244	0	0	1,038	0	1,418	360	0	0	-	31	- 68	-
	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

		1.TV % ++ /4	Ехр	oosure values (as of 31/12/201	12) **		RWA (as of 31/12/2012) **		Value adjus	tments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		LTV % ** (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 Defaulter	d Non-defaulted Defaulte
	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%							-		-
U.S.	Retail - Secured on real estate property - Of Which: non-SME	0.0%							-		- /////////////////////////////////////
0.5.	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 *								-		-

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	sure values (as of 31/12/201	2) **				RWA (as of 31	/12/2012) **		/ ·	Value adjustments and provis	ions (as of 31/12/2012) **
nterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB	ST	A	F-IR	В	A-IR	В	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ted Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulted D
	Central banks and central governments		93	-		-	-	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%	-				-	-	-	-	-		-	-	- /////////////////////////////////////
, olding	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 -
	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

		LTV % ** (as of	Ехр	oosure values (as of 31/12/20	012) **		RWA (as of 31/12/2012) **		Value adjus	stments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		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			-					-		-
	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 ortugai	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
	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

				Exposi	re values (as of 31/1	12/2012) **				RWA (as of 31/12/2012	*) **			Value adjustr	ments and provisions	(as of 31/12/2012) **
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA	F-IR	В	A-IRB		STA	F-IRE	3	A-IRB	STA
			Non-defaulted	Defaulted I	Non-defaulted Defa	ulted Non-defau	Ited Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ted Non-defa	aulted Defaulte	ed Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulted E
	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	- (a -
	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

			Exp	oosure values (as of 31/12/20	12) **		RWA (as of 31/12/2012) *		Value adjus	tments and provisions (as	of 31/12/2012) **
ounterparty Country (1)		LTV % ** (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 Defaulte
	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						-		-		
	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
	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

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

			Ex	posure values (as of 31/12/201	2) **		RWA (as of 31/12/2012) *		Value adjus	stments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		LTV % ** (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	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	d 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%					-		-		-
ориш	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	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

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

2. CREDIT RISK as of 31 December 2012

				Ехр	oosure values (a	s of 31/12/2012)**				RWA (as of 3	31/12/2012) **				Value adjus	stments and prov	visions (as of 1	31/12/2012) **	
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-II	RB	ST	A	F-IR	В	A-I	RB	ST	A	F-IRI	3	A-IRE	.в	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	Defaulted
	Central banks and central governments		-	-		-	-	-		-				-		-		-		
	Institutions		1,850						336	-			-	-		-		- 1		
	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%	-	-		-			-				-	-		-		- 1		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-			-			-				-			-		-		
Luxembourg	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		1,850	0	0	0	0	0	336	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

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

** As explained in the Guidelines

IE039

		1700 400 0		Expos	sure values (as of	30/06/2013)	••				RWA (as of 30/06/2	2013) **			Value adjus	tments and provisi	ons (as of 30/06/2013)	*
All couterparty countries		LTV % ** (as of 30/06/2013)	F-IRI	3	A-IRB		STA		F-IRE		A-IRB		STA	F-IF	RB	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted [Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted I	Non-defaulted Default	ed Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-default	ed Defaulted
	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	62 2	09	-		2,421	12°
	Retail - Secured on real estate property	115.7%	-	-	24,320	5,992	138	330	-	-	4,413	1,299	62 2	09	-		2,261	12°
	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	62	09 -	631	-	2,421	- 12
	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

				Exp	osure values (as	of 30/06/201	3) **			RWA (as	of 30/06/2013) *				Value adjus	tments and prov	risions (as o	f 30/06/2013) **	
terparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRI	3	A-IRI	3	STA		F-IRB		A-IRB	ST	Ą	F-IR	В	A-IR	В	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defa	ilted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Default
	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	-	-	,377 1,09	4 62	209)	-		2,353		
	Retail - Secured on real estate property	123.8%	-		18,410	5,770	138	330	-	- :	,096 98	8 62	209	9	-		2,193	,	
	Retail - Secured on real estate property - Of Which: SME	227.5%	-	-	135	124		-		-	26 10	6 -	-		-		68	,	
	Retail - Secured on real estate property - Of Which: non-SME	122.7%		-	18,274	5,645	-		-	-	,070 88	2 -	-		-		2,125		
Ireland	Retail - Qualifying Revolving		-		620	54	-	-	-	-	130 5	9 -	-		-		50		
	Retail - Other Retail		-	-	230	113	-	-	-	-	151 4	7 -	-		-		110		
	Retail - Other Retail - Of Which: SME				15	7					14 3	4 -			-		5		
	Retail - Other Retail - Of Which: non-SME		-	-	215	105	-	-	-	-	137 1	3 -	-		-		105		į.
	Equity		-		-		-	-	-	-	-				-		-		
	Securitisation		93	-	-	-	-		60	-	-		-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-		-		-		-		
	TOTAL		7,802	1,071	19,260	5,936	6,194	330	1,645 0		,377 1,09	4 62	209	-	589	-	2,353		
	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

				Ехр	osure values (as	of 30/06/201	3) **				RWA (as of 30/06	/2013) **				Value adjustments and pro-	risions (as of	30/06/2013) **
unterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IR	В	ST	A	F-IR	В	A-IRB		ST	A	F-IRE	B A-IR	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	Non-defaulted Defau
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-	-	
	Institutions		2,048		-	-	-	-	489	-	-	-	-	-		-	1	
	Corporates		291	127	-	-		-	452	-	-	-		-		42	-	
	Corporates - Of Which: Specialised Lending		291	127	-	-	-	-	452	-	-		-			42	- 1	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-		-	-		-	- 1	
	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%	-	-	-	-		-	-	-	-	-	-	-		-	- 1	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	86.5%	-	-	5,911	223		-	-	-	1,317	311	-	-		-	68	
Officed Kingdom	Retail - Qualifying Revolving		-	-		-	-	-	-	-	-			-		-	- 1	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-	-	
	Retail - Other Retail - Of Which: SME			-		-	-	-		-	-	-		-		-	- 1	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-			-		-	- 1	
	Equity		-		-	-	-	-	-	-	-	-	-	-		-	-	
	Securitisation		39		-	-	-	-	25	-	-	-	-			- /////////////////////////////////////	- I	
	Other non-credit obligation assets				-	-	-	-	-	-	-	-	-	-		-	-	
	TOTAL		2,378	127	5,911	223	0	0	967	0	1,317	311	0	0	-	42 -	69	- (
	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

		.=	Exp	osure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adjus	stments and provisions (as	of 30/06/2013) **
Counterparty 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-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted 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%							-		
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 *								-		

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

		1 = 100		Ехр	osure values (as of 30/06/201	13) **				RWA (as of 30)/06/2013) **		٧	alue adjustme	ents and provis	sions (as of 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IF	RB	A-IRB	STA		F-IR	В	A-IR	В	STA	F-IRB		A-IRB	S'	STA .
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted	Defaulted N	Non-defaulted	Defaulted Non-defaulted	d Defaulted
	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%	-	-		-		-	-	-	-	-	-	- ///		- /////////////////////////////////////	
Folalid	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		88	0	0 0	0	0	30	0	0	0	0 0	-	0	-	0 -	- 0
	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

		. =		Ехр	osure values (as of 30	/06/2013) **				RWA (as of 30/06/2013)	**	Value adju	stments and provisions (as of 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB		STA	F-IR	В	A-IRB	STA	F-IRB	A-IRB	STA	Å ,
			Non-defaulted	Defaulted	Non-defaulted Def	aulted Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	ited 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%	-		-	-		-	-	-		-	-	-	
Portugal	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-	-	-	-	-		-	- /////////////////////////////////////	- /////////////////////////////////////	
Fortugal	Retail - Qualifying Revolving		-		-	-	-	-		-	-	-	-	-	
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-	-	
	Retail - Other Retail - Of Which: SME		-		-	-				-		- /////////////////////////////////////	- /////////////////////////////////////	-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-	-	-		-	- /////////////////////////////////////	- /////////////////////////////////////	
	Equity		-	-	-	-	-	-		-		-	- /////////////////////////////////////	-	
	Securitisation		65		-	-	-	42	-	-		-	-	-	
	Other non-credit obligation assets		-	-	-	-		-	-	-		-	-	-	
	TOTAL		65	0	0	0 0	0	42	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

		15000		Expos	sure values (as of	30/06/201	3) **				RWA (as of 30/06/2013)				Value adjust	ments and provi	sions (as of	30/06/2013) **
party Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRE	3	A-IRB		STA .	F-IR	В	A-IRE	3	STA
			Non-defaulted Defau	ulted	Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau
	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	- 1
	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

			Ехр	oosure values (as of 30/06/201	13) **		RWA (as of 30/06/2013) **		Value adjus	stments and provisions (as	of 30/06/2013) **
Counterparty 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-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d 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%							-		-
	Retail - Qualifying Revolving								-		-
	Retail - Other Retail								-		-
	Retail - Other Retail - Of Which: SME								-		- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME								-		-
	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

		1=100		Expo	osure values (as	of 30/06/201	13) **				RWA (as of 30/0	5/2013) **				Value adjustm	ents and provis	ions (as of	30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRE	В	STA	١	F-IRI	3	A-IRB		ST	Ą	F-IRE	В	A-IRB		STA
			Non-defaulted Def	faulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted 1	Non-defaulted	Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		22	-	-	-	-	-	10	-	-	-	-	-		-		-	
	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%	-			-	-	-	-	-	-	-		-		-		-	
Denmark	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.0%	-			-	-			-	-	-		-		-		-	
	Retail - Other Retail			-		-		-		-	-	-	-			-		-	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-		-	-	-		-		-		-	
	Retail - Other Retail - Of Which: non-SME Equity		-	-		-		-	-	-	-	-		-		-		-	
	Securitisation		-		-	-	-	-	-	-	-	-	-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-		-		-		-	
	TOTAL		22	0	0	0	0	0	10	0	0	0	0	0	-	0	-	0	- 0
	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

			Ехі	posure values (as of 30/06/20	13) **		RWA (as of 30/06/2013)		Value adjus	stments and provisions (as	of 30/06/2013) **
Counterparty 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	d Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted 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%				-	-		-		
	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

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

**As explained in the Guidelines

as of 30 June 2013

				Exp	osure values (as of 30/06/201	13) **				RWA (as of 30/	06/2013) **		Va	alue adjus	tments and provisi	ons (as of 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IF	₹B	A-IRB	STA		F-IRB		A-IRE	3	STA	F-IRB		A-IRB	S	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted D	efaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted E	Defaulted	Non-defaulted [Defaulted 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%	-	-		-	-	-	-	-		-	-	-		- (////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-		-		-		-	-			- /////////////////////////////////////	
Luxembourg	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	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 ii) top 10 countries in terms of exposure

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

**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

(in million Euro)

	31/12	/2012	30/06	/2013
	TOTAL RISK AMO		TOTAL RISK AMO	
	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

(in million Euro)									
Residual Maturity	Country / Region		ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
vesituai maturity			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]		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]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Austria	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] [1Y - 2Y]		0	· · · · · · · · · · · · · · · · · · ·	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[51 - 31] [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]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Dulgaria	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] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Cyprus	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
ı Ju		U U					,	<u> </u>	<u> </u>

(in million Euro)									
	Country / Region		CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	ECT POSITIONS sitions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓			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]		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	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]	Donmork	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		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	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]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	1	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
I Otal	l	U U	U	U	U	· ·	U	U TOTAL TOTA	U

(in million Euro)									
			eT LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽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]		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]	Tidiloo	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
1 otal [0 - 3M 1		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]		0	0	0	0	0	0	0	0
[5Y - 10Y] [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]	Hungany	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

(in million Euro)									
	Country / Region		ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity			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]		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]	iceianu	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]		158 269	72	158 269	87	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		987	121 16	987	149 971	0	0	0	0
[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]	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	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 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

(in million Euro)									
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
V			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]		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]	Liecntenstein	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] [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	Ö	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]	Luxernbourg	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]	Malta	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
iotai		U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽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]		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]	Netricilarius	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] [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	Ö	0	Ö	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]	i olariu	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		85	0	85	85	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] [2Y - 3Y]		0	0	0	0	0	0	· ·	0
[2Y - 3Y] [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
			·	<u> </u>	·	· · · · ·	,	•	

(in million Euro)									
Docidoral Materia		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			s (long) net of cash short po	ECT POSITIONS sitions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽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]		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]	Romania	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]		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]	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
[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]	-pani	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
TOTAL		U	U	U	U	U	U	U	U

(in million Euro)									
Residual Maturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
kesiduai 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 ⁽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]		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]	Sweden	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] [1Y - 2Y]		0	0	0	0	0 0	0	0	0
[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
Γ 0 - 3M 1		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]	Australia	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]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
IJIAI		U	U	U	U	U	J	J	<u> </u>

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽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]		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 Rong	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] [1Y - 2Y]		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
[2Y - 3Y] [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]	0.8.	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]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	•	0	0	· ·			
[10Y - more] Total		0	0	0	0	0	0	0 0	0
าบเลา		U	U	U	U	U	U	U	U

Residual Maturity Country / Country / GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) DIRECT SOVER EXPOSURES (where there is a maturity matching) (1) DIRECT SOVER EXPOSURES (DERIVATIVES)	S IN EXPOSURES ⁽³⁾ (on and off balance sheet)
Country /	Not position at fair values
Region of which: loans and advances of which: AFS banking book for which: AFS banking book (FVO) of which: FVO (designated at fair value through profit&loss) banking book (FVO) Net position at fair (Derivatives with povalue + Derivative negative fair value) through profit&loss) banking book (FVO)	ositive fair (Derivatives with positive fair es with value + Derivatives with
[0-3M1	0
[3M-1Y] 0 0 0 0 0 0 0	0
[1Y - 2Y] Other advanced 0 0 0 0 0 0 0 0	0
[2Y-3Y] connection non 0 0 0 0 0 0	0
[3Y-5Y] FFA 0 0 0 0 0 0 0	0
[5Y - 10Y] 0 0 0 0 0 0 0 0	0
[10Y - more] 0 0 0 0 0 0	0
Total 0 0 0 0 0 0 [0-3M] 0	0
	0
Lity 2v1 Other Central O O O O O O	0
12V_3V1 and Eastern 0 0 0 0	0
T2V_5V1 Europe 0 0 0 0 0 0	0
rev 10V1 countries non 0 0 0 0	0
[10Y - more] EEA 0 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	0
[2Y - 3Y] Middle East 0 0 0 0 0 0 0	0
[3Y-5Y] 0 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
Total 0 0 0 0 0 0 [0-3M] 0	0
[0-3M] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
147-271	0
Laun America O O O O O O	0
T2V_5V1 and the 0 0 0 0 0 0	0
[5Y - 10Y] Caribbean 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

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

as of 31 December 2012

IE039 PERMANENT TSB

in million Euro)	
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Residual Maturity			T LONG EXPOSURES e gross of provisions) (1)						INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
↓	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 ⁽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]		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]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Airica	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]	0	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

Notes and definitions

TOTAL EEA 30

3,131

(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

3,131

2,433

698

0

⁽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.

Country Residual Maturity Residual Maturity Pagine Residual Maturity Region Regional Maturity Region Region Regional Maturity Region Region Regional Maturity Region Regional Maturity Region Regional Maturity Region Regional Maturity Region Region Regional Maturity Region Regional Maturity Region Region Regional Maturity Region Regional Maturity Region Regional Maturity Region Regional Maturity Region Region	(in million Euro)									
Country Region Country Region Color	Decidual Meturitu				(gross exposure	s (long) net of cash short p	ositions of sovereign debt	to other counterpaties only	EXPOSURES IN	EXPOSURES (3)
13 - 17 17 17 17 17 17 17 18 18	kesiduai maturity ↓						(designated at fair value through profit&loss) banking book	OF WITICIT. FINANCIAL ASSERS	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
13 - 17 17 17 17 17 17 17 18 18	[0 - 3M]		0	0	0	0	0	0	0	0
						0	_			
3Y - 5Y 10Y -			0	0	0	0	0	0	0	0
3Y - 5Y 10Y - 10Y 10Y -	[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
Total		Austria		· · · · · · · · · · · · · · · · · · ·		·				The state of the s
Total						-	_			
[0-3M] [3M-1Y] [17-2Y] [17-2Y] [17-2Y] [17-2Y] [17-2Y] [18-3Y]				· · · · · · · · · · · · · · · · · · ·		•				
13M - 17 17 - 27 17 - 27 19 - 17 - 17 - 17				<u> </u>		· · · · · · · · · · · · · · · · · · ·			•	
117-2Y				·		-	_			
12Y-3Y				· · · · · · · · · · · · · · · · · · ·	_					
Say - Sy Seiglum						-	-			
[5Y-10Y]		Belgium		_					_	
Total										
Total						-	_			
SM - 1Y			0	0		0				0
117-2Y	[0 - 3M]		0	0	0	0	0	0	0	0
[2Y-3Y] Bulgaria 0			0	0	0	0	0	0	0	0
Sy-5Y Sulgaria Sulgaria O						-	-			
		Bulgaria		-	_	•				•
[10Y - more] Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						-	-			
Total 0 <td></td> <td></td> <td></td> <td>·</td> <td></td> <td>-</td> <td>_</td> <td></td> <td></td> <td></td>				·		-	_			
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [2Y-3Y] [3Y-5Y] [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						-				
[3M-1Y] 0 </td <td></td> <td></td> <td></td> <td><u> </u></td> <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td></td> <td>•</td> <td></td>				<u> </u>		· · · · · · · · · · · · · · · · · · ·			•	
[1Y-2Y] 0 0 0 0 0 0 [2Y-3Y] 0 0 0 0 0 0 [3Y-5Y] 0 0 0 0 0 0 [5Y-10Y] 0 0 0 0 0 0 [10Y-more] 0 0 0 0 0 0				·		-	_			
[2Y-3Y] Cyprus 0 <t< td=""><td></td><td></td><td></td><td></td><td>_</td><td>•</td><td></td><td></td><td></td><td></td></t<>					_	•				
[3Y-5Y]				·		-	_			
[5Y - 10Y] 0		Cyprus		_		-				_
[10Y - more] 0 0 0 0 0 0 0 0				-	_	•	•			•
				·		-	-	-		
	Total		0	0	0	0	0	0	0	0

(in million Euro)									PERMANENT 15B
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short po	EECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽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]		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 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	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]	1	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]	1	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]	1	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]	Tillaliu	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

(in million Euro)									FERMANENT 13B
Residual Maturity			CT LONG EXPOSURES Lie gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
. ↓	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 ⁽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]		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]	rianco	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]		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]	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]		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
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		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

(in million Euro)									
Residual Maturity			CT LONG EXPOSURES Lie gross of provisions) (1)	(gross exposure	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
V	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 ⁽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]		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]	iceianu	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] [1Y - 2Y]		120 961	120 15	120 961	0 946	0	0	0	0
[2Y - 3Y]		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
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[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	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 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

(in million Euro)									FEINVIAINEINT 13B
Decidual Maturity			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short po	EECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽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]		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]	Liechtenstein	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
[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] [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]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]	ivialla	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

(in million Franc)									PERMANENT ISB
(in million Euro)	Country / Region		CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
1			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]		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]		0	0	0	0	0	0	0	0
[5Y - 10Y] [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]	Namuou	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] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		83	0	83	83	0	0	0	0
[3Y - 5Y]	Poland	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		83	0	83	83	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]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	ŭ	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
iolai		U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽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]		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]	Romania	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
[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	Ō	0	0	Ö	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]	Gioverna	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] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [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
10.01		•	,	•	, and the second			•	•

Country Region Residual Maturity Property Region Property Region Re	(in million Euro)									
Country Region					(gross exposure	s (long) net of cash short p	ositions of sovereign debt t	to other counterpaties only	EXPOSURES IN	
13M - 17 17 27 17 27 27 27 37 38 38 39 39 39 39 39 39	4	Country /				9	(designated at fair value through profit&loss) banking book		(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
1 2 2 3 3 5 5 1 5 5 5 5 5 5 5	[0 - 3M]		0	0	0	0	0	0	0	0
Text Seeden See	[3M - 1Y]		0	0	0	0	0	0	0	0
Sy - SY Sweden	[1Y - 2Y]									
3Y-5Y		Sweden		0						
Total		Owodon	•							
Total										
[0 - 3M] 3M - 1Y 19Y - 10Y 19Y - 19Y 19Y - 19										
[3M - 1Y]									-	
117-2Y					_	•				
Total										
SY - 19Y Olive kingdom O	101/ 01/1									
[SY - 10Y		United Kingdom		•			•		The state of the s	·
Total										
[0-3M] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10-3M] [1-3M] [1-			0	0	0	0	0	0	0	0
SM - 1Y	Total		0	0	0	0	0	0	0	0
(1Y-2Y)	[0 - 3M]		0	0	0	0	0	0	0	0
[2Y-3Y]			0	0			0			
Sy - 10Y							_	_		_
[3Y-5Y] [5Y-10Y] [10Y-more] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Australia					•		·	•
[10Y - more]		7100110110								
Total 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>•</td> <td></td> <td>·</td> <td></td>							•		·	
[0-3M] [3M-1Y] 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						-	-	-		•
[1Y-2Y] Canada 0 <t< td=""><td></td><td></td><td>•</td><td></td><td>_</td><td>•</td><td></td><td>-</td><td></td><td>•</td></t<>			•		_	•		-		•
[2Y-3Y] Canada 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										
[3Y-5Y] [5Y-10Y] [10Y-more] Canada 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					_	•		-		_
[5Y - 10Y] 0		Canada								
[10Y - more] 0 0 0 0 0 0 0 0 0 0			•							
					_	•	•		The state of the s	•
	Total		0	0	0	0	0	0		0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽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]		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 Rong	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
[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]	1	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] [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]	Ouritmentary d	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

(in million Euro)									PERMANENT ISB
Residual Maturity	Country / Region		CT LONG EXPOSURES Le gross of provisions) (1)	(gross exposure	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
kesiduai maturity			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]		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]	LL/	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]	Other Central	0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	and eastern	0	0	0	0	0	0	0	0
[2Y - 3Y] [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]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle Feet	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	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]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	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
Total		U	U	U	U	U	U	U	U

(in million Euro)	
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Residual Maturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
↓	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 ⁽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]		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]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Airica	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]	5 5.5	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

Notes and definitions

TOTAL EEA 30

2,730

(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

2,104

2,730

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

626

(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.

(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 (1)	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'