

Capital position CRD3 rules	31.12.2012		30.06.2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	7.815		7.574		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) (-)	-67		-446		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)	7.748	8,9%	7.128	8,2%	
Of which: ordinary shares subscribed by government	0		0		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 (+)	1.750		1.750		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	9.498	10,9%	8.878	10,2%	
G) Hybrid instruments not subscribed by government	441		441		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)	9.939	11,4%	9.319	10,7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	87.023		87.043		
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	611		613		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	221		211		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	1.090		1.311		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	592		491		Articles 381 to 386 of CRR

Notes and definitions

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

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		1.845	-	-	-	23.364	2	403	-	-	-	2.163	2						1
Institutions		18.200	276	-	-	2.254	11	3.802	-	-	-	449	16		142				-
Corporates		37.925	2.737	-	-	19.060	995	26.209	-	-	-	19.196	1.212		1.728				1.318
Corporates - Of Which: Specialised Lending		-	-	-	-	7.617	318	-	-	-	-	6.157	143		-				210
Corporates - Of Which: SME		4.508	695	-	-	4.754	267	3.978	-	-	-	5.652	439		384				439
Retail		-	-	6.338	756	16.277	605	-	-	2.597	215	10.185	614		-		379		1.543
Retail - Secured on real estate property	0,0%	-	-	5.514	657	6.820	-	-	-	2.145	196	3.092	-		-		229		-
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	40	49	486	-	-	-	91	19	293	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	5.474	607	6.333	-	-	-	2.054	177	2.800	-		-		229		-
Retail - Qualifying Revolving		-	-	67	5	-	-	-	-	43	1	-	-		-		4		-
Retail - Other Retail		-	-	757	95	9.457	605	-	-	409	18	7.093	614		-		145		1.543
Retail - Other Retail - Of Which: SME		-	-	36	13	1.097	122	-	-	21	5	823	130		-		46		238
Retail - Other Retail - Of Which: non-SME		-	-	721	82	8.360	483	-	-	388	13	6.270	484		-		99		1.305
Equity		80	0	-	-	1.179	-	118	-	-	-	1.119	-		-		-		-
Securitisation		1.175	-	-	-	93	-	106	-	-	-	52	-		-		-		-
Other non-credit obligation assets		-	-	-	-	18.956	-	-	-	-	-	3.253	-		-		-		-
TOTAL		59.224	3.013	6.338	756	81.183	1.612	30.637	0	2.597	215	36.417	1.845	204	1.870	-	379	227	2.863
Securitisation and re-securitisations positions deducted from capital *		12	-	-	-	5	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	8.098	-	-	-	-	-	-	-		-		-		-
Institutions		2.590	1	-	-	530	-	693	-	-	-	106	-		0		-		-
Corporates		6.970	251	-	-	1.908	11	3.121	-	-	-	1.412	13		176		-		7
Corporates - Of Which: Specialised Lending		-	-	-	-	1.090	2	-	-	-	-	596	-		-		-		5
Corporates - Of Which: SME		238	29	-	-	238	1	181	-	-	-	238	1		10		-		-
Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Equity		42	0	-	-	943	-	56	-	-	-	935	-		-		-		-
Securitisation		4	-	-	-	-	-	16	-	-	-	-	-		-		-		-
Other non-credit obligation assets		-	-	-	-	263	-	-	-	-	-	263	-		-		-		-
TOTAL		9.606	251	0	0	11.744	11	3.886	0	0	0	2.716	13	19	177	-	0	7	7
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	5	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Russia	Central banks and central governments	1.150	-	-	-	81	-	373	-	-	-	31	-	-	-	-	-	-	-
	Institutions	974	1	-	-	133	-	477	-	-	-	46	-	-	1	-	-	-	-
	Corporates	5.655	250	-	-	1.828	56	4.200	-	-	-	1.701	5	-	224	-	-	-	19
	Corporates - Of Which: Specialised Lending	-	-	-	-	1.368	52	-	-	-	-	1.241	-	-	-	-	-	-	7
	Corporates - Of Which: SME	177	48	-	-	131	4	194	-	-	-	131	5	-	47	-	-	-	9
	Retail	-	-	-	-	3.038	23	-	-	-	-	2.042	27	-	-	-	-	-	143
	Retail - Secured on real estate property	0,0%	-	-	-	598	-	-	-	-	-	213	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	37,7%	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	69,8%	-	-	-	598	-	-	-	-	-	212	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	2.440	23	-	-	-	-	1.830	27	-	-	-	-	-	143
	Retail - Other Retail - Of Which: SME	-	-	-	-	50	0	-	-	-	-	37	0	-	-	-	-	-	3
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2.390	23	-	-	-	-	1.792	27	-	-	-	-	-	140
	Equity	-	-	-	-	14	-	-	-	-	-	14	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		7.779	251	0	0	5.094	79	5.051	0	0	0	3.833	32	52	224	-	0	12	162
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	-	-	-	-	2.844	-	-	-	-	-	6	-	-	-	-	-	-	-
	Institutions	7	-	-	-	30	-	3	-	-	-	14	-	-	-	-	-	-	-
	Corporates	224	2	-	-	3.518	182	185	-	-	-	3.510	215	-	1	-	-	-	161
	Corporates - Of Which: Specialised Lending	-	-	-	-	898	63	-	-	-	-	891	68	-	-	-	-	-	30
	Corporates - Of Which: SME	17	-	-	-	1.209	38	10	-	-	-	1.209	49	-	-	-	-	-	26
	Retail	-	-	-	-	5.581	142	-	-	-	-	3.391	143	-	-	-	-	-	484
	Retail - Secured on real estate property	0,0%	-	-	-	3.611	-	-	-	-	-	1.914	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	81,3%	-	-	-	317	-	-	-	-	-	229	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	73,5%	-	-	-	3.294	-	-	-	-	-	1.685	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	1.970	142	-	-	-	-	1.478	143	-	-	-	-	-	484
	Retail - Other Retail - Of Which: SME	-	-	-	-	374	61	-	-	-	-	281	65	-	-	-	-	-	127
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.596	81	-	-	-	-	1.197	78	-	-	-	-	-	358
	Equity	-	-	-	-	7	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		231	2	0	0	11.980	325	188	0	0	0	6.922	358	1	1	-	0	20	645
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central banks and central governments	-	-	-	-	2.009	-	-	-	-	-	-	1	-	-	-	-	-	-	-
	Institutions	57	0	-	-	1	-	16	-	-	-	-	0	-	-	0	-	-	-	-
	Corporates	2.119	115	-	-	1.412	79	1.787	-	-	-	-	1.244	30	-	65	-	-	-	90
	Corporates - Of Which: Specialised Lending	-	-	-	-	949	55	-	-	-	-	-	781	1	-	-	-	-	-	61
	Corporates - Of Which: SME	517	35	-	-	283	12	512	-	-	-	-	283	12	-	27	-	-	-	15
	Retail	-	-	2.822	121	188	0	-	-	783	52	138	0	-	-	-	-	47	-	19
	Retail - Secured on real estate property	0,0%	-	-	2.207	85	16	-	-	492	44	9	-	-	-	-	-	16	-	-
	Retail - Secured on real estate property - Of Which: SME	55,8%	-	-	-	-	16	-	-	-	-	9	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	56,6%	-	-	2.207	85	-	-	-	492	44	-	-	-	-	-	-	16	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	615	36	172	0	-	-	291	8	129	0	-	-	-	-	31	-	19
	Retail - Other Retail - Of Which: SME	-	-	-	-	92	0	-	-	-	-	69	0	-	-	-	-	-	-	12
	Retail - Other Retail - Of Which: non-SME	-	-	615	36	80	0	-	-	291	8	60	0	-	-	-	-	31	-	6
	Equity	-	-	-	-	8	-	-	-	-	-	8	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		2.176	115	2.822	121	3.618	80	1.803	0	783	52	1.391	30	9	65	-	47	14	108	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Czech Republic	Central banks and central governments	-	-	-	-	1.247	-	-	-	-	-	4	-	-	-	-	-	-	-
	Institutions	170	-	-	-	7	-	51	-	-	-	1	-	-	-	-	-	-	-
	Corporates	1.930	144	-	-	1.401	24	1.571	-	-	-	951	5	-	93	-	-	-	17
	Corporates - Of Which: Specialised Lending	-	-	-	-	1.270	21	-	-	-	-	819	0	-	-	-	-	-	16
	Corporates - Of Which: SME	773	67	-	-	63	0	647	-	-	-	63	1	-	38	-	-	-	-
	Retail	-	-	2.335	100	500	6	-	-	755	10	375	7	-	-	-	34	-	66
	Retail - Secured on real estate property	0,0%	-	-	2.335	100	-	-	-	-	755	10	-	-	-	-	34	-	-
	Retail - Secured on real estate property - Of Which: SME	63,3%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	67,3%	-	-	2.335	100	-	-	-	-	755	10	-	-	-	-	34	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	500	6	-	-	-	-	375	7	-	-	-	-	-	66
	Retail - Other Retail - Of Which: SME	-	-	-	-	166	1	-	-	-	-	124	2	-	-	-	-	-	3
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	334	5	-	-	-	-	250	5	-	-	-	-	-	63
	Equity	-	25	-	-	6	-	39	-	-	-	6	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		2.125	144	2.335	100	3.162	30	1.660	0	755	10	1.337	11	11	93	-	34	7	83
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Romania	Central banks and central governments	-	-	-	-	1,566	-	-	-	-	-	-	46	-	-	-	-	-	-	-
	Institutions	219	-	-	-	1	-	238	-	-	-	0	-	-	-	-	-	-	-	-
	Corporates	1,112	129	-	-	800	56	1,162	-	-	-	618	61	-	63	-	-	-	-	72
	Corporates - Of Which: Specialised Lending	-	-	-	-	589	17	-	-	-	-	407	12	-	-	-	-	-	-	14
	Corporates - Of Which: SME	346	4	-	-	112	7	363	-	-	-	112	9	-	2	-	-	-	-	5
	Retail	-	-	-	-	2,071	65	-	-	-	-	1,220	68	-	-	-	-	-	-	117
	Retail - Secured on real estate property	0,0%	-	-	-	919	-	-	-	-	-	356	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	52	-	-	-	-	-	19	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	86,2%	-	-	-	867	-	-	-	-	-	337	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	1,152	65	-	-	-	-	864	68	-	-	-	-	-	-	117
	Retail - Other Retail - Of Which: SME	-	-	-	-	57	15	-	-	-	-	43	17	-	-	-	-	-	-	14
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1,095	50	-	-	-	-	821	51	-	-	-	-	-	-	103
	Equity	-	1	-	-	6	-	5	-	-	-	6	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,333	129	0	0	4,443	121	1,406	0	0	0	1,889	129	12	63	-	0	2	189
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments	-	-	-	-	1,708	2	-	-	-	-	2	2	-	-	-	-	-	1
	Institutions	650	73	-	-	42	-	755	-	-	-	0	-	11	-	-	-	-	-
	Corporates	1,503	679	-	-	504	79	1,587	-	-	-	564	13	413	-	-	-	-	42
	Corporates - Of Which: Specialised Lending	-	-	-	-	301	70	-	-	-	-	361	3	-	-	-	-	-	27
	Corporates - Of Which: SME	398	256	-	-	17	2	482	-	-	-	17	2	146	-	-	-	-	1
	Retail	-	-	1,180	536	29	7	-	-	1,059	154	16	10	-	-	-	298	-	3
	Retail - Secured on real estate property	0,0%	-	-	971	472	16	-	-	898	143	6	-	-	-	-	179	-	-
	Retail - Secured on real estate property - Of Which: SME	52,3%	-	-	40	49	0	-	-	91	19	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	85,3%	-	-	931	423	16	-	-	807	124	6	-	-	-	-	179	-	-
	Retail - Qualifying Revolving	-	-	67	5	-	-	-	-	43	1	-	-	-	-	-	4	-	-
	Retail - Other Retail	-	-	142	59	13	7	-	-	118	10	10	10	-	-	-	114	-	3
	Retail - Other Retail - Of Which: SME	-	-	36	13	6	1	-	-	21	5	5	1	-	-	-	46	-	3
	Retail - Other Retail - Of Which: non-SME	-	-	106	46	7	6	-	-	97	5	5	9	-	-	-	69	-	-
	Equity	-	1	-	-	3	-	2	-	-	-	3	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2,153	751	1,180	536	2,286	88	2,344	0	1,059	154	585	26	14	425	-	298	2
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.287	4	-	-	181	1	342	-	-	-	26	2	-	4	-	-	-	-
	Corporates	488	12	-	-	12	-	227	-	-	-	7	-	-	5	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0	-	-	-	1	-	0	-	-	-	1	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	-	56	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1.831	16	0	0	194	1	573	0	0	0	33	2	1	9	-	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	-	-	124	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	669	-	-	-	92	-	182	-	-	-	18	-	-	-	-	-	-	-
	Corporates	374	-	-	-	45	-	244	-	-	-	34	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	37	-	-	-	-	-	27	-	-	-	-	-	-	-
	Corporates - Of Which: SME	21	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	-	8	-	-	-	0	-	1	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1.051	0	0	0	260	0	426	0	0	0	53	0	1	0	-	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ukraine	Central banks and central governments	-	-	-	-	838	-	-	-	-	-	-	838	-	-	-	-	-	-	-
	Institutions	7	4	-	-	19	0	9	-	-	-	-	5	0	-	-	3	-	-	-
	Corporates	30	13	-	-	1.126	145	31	-	-	-	-	1.126	153	-	-	6	-	-	362
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	10	-	-	-	338	31	9	-	-	-	-	338	36	-	-	-	-	-	135
	Retail	-	-	-	-	744	218	-	-	-	-	-	435	223	-	-	-	-	-	462
	Retail - Secured on real estate property	0,0%	-	-	-	308	-	-	-	-	-	-	108	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	87,1%	-	-	-	8	-	-	-	-	-	-	3	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	89,8%	-	-	-	300	-	-	-	-	-	-	105	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	436	218	-	-	-	-	-	327	223	-	-	-	-	-	462
	Retail - Other Retail - Of Which: SME	-	-	-	-	66	17	-	-	-	-	-	50	17	-	-	-	-	-	23
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	370	200	-	-	-	-	-	277	206	-	-	-	-	-	439
	Equity	-	-	-	-	30	-	-	-	-	-	-	30	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		36	17	0	0	2.757	362	40	0	0	0	2.434	376	0	9	-	0	35	824	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		1.503	-	-	-	20.921	2	216	-	-	-	-	2.224	3	-	-	-	-	1
Institutions		18.059	223	-	-	3.032	0	3.667	-	-	-	653	0	133	-	-	-	-	
Corporates		37.123	2.694	-	-	19.423	1.073	25.785	-	-	-	19.335	1.370	1.670	-	-	-	1.566	
Corporates - Of Which: Specialised Lending		-	-	-	-	7.763	284	-	-	-	-	6.249	133	-	-	-	-	224	
Corporates - Of Which: SME		4.431	734	-	-	4.821	241	4.099	-	-	-	5.626	425	414	-	-	-	446	
Retail		-	-	7.048	885	15.891	619	-	-	3.063	275	9.805	634	-	-	510	-	1.397	
Retail - Secured on real estate property	0,0%	-	-	5.584	681	6.559	-	-	-	2.117	234	2.806	-	-	-	283	-	-	
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	33	48	471	-	-	-	80	33	272	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	5.551	633	6.088	-	-	-	2.037	200	2.534	-	-	-	283	-	-	
Retail - Qualifying Revolving		-	-	251	18	-	-	-	-	121	4	-	-	-	-	10	-	-	
Retail - Other Retail		-	-	1.214	186	9.332	619	-	-	824	37	6.999	634	-	-	217	-	1.397	
Retail - Other Retail - Of Which: SME		-	-	245	38	940	144	-	-	211	13	705	156	-	-	66	-	241	
Retail - Other Retail - Of Which: non-SME		-	-	969	148	8.392	475	-	-	613	24	6.294	478	-	-	152	-	1.156	
Equity		120	0	-	-	1.151	2	193	-	-	-	1.065	-	-	-	-	-	-	
Securitisation		1.040	-	-	-	-	-	105	-	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	10.497	-	-	-	-	-	3.075	-	-	-	-	-	-	
TOTAL		57.845	2.917	7.048	885	70.915	1.696	29.965	0	3.063	275	36.156	2.007	189	1.803	-	510	242	2.964
Securitisation and re-securitisations positions deducted from capital *		9	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	5.938	-	-	-	-	-	-	-	-	-	-	-	-	
Institutions		2.426	1	-	-	603	-	625	-	-	-	63	-	0	-	-	-	-	
Corporates		7.317	232	-	-	2.023	16	3.376	-	-	-	1.549	22	159	-	-	-	10	
Corporates - Of Which: Specialised Lending		-	-	-	-	1.085	1	-	-	-	-	612	-	-	-	-	-	5	
Corporates - Of Which: SME		287	68	-	-	279	1	221	-	-	-	279	1	42	-	-	-	1	
Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Equity		64	0	-	-	1.031	0	81	-	-	-	987	-	-	-	-	-	-	
Securitisation		4	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	112	-	-	-	-	-	112	-	-	-	-	-	-	
TOTAL		9.810	233	0	0	9.707	16	4.113	0	0	0	2.712	22	20	160	-	0	7	10
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Russia	Central banks and central governments		650	-	-	-	85	-	187	-	-	-	44	-		-		-	-	
	Institutions		775	1	-	-	123	-	425	-	-	-	42	-		1		-	-	
	Corporates		5.679	208	-	-	2.000	17	4.188	-	-	-	1.834	5		185		-	19	
	Corporates - Of Which: Specialised Lending		-	-	-	-	1.440	13	-	-	-	-	1.274	-		-		-	7	
	Corporates - Of Which: SME		169	39	-	-	139	3	182	-	-	-	139	4		39		-	8	
	Retail		-	-	-	-	3.565	42	-	-	-	-	2.442	52		-		-	135	
	Retail - Secured on real estate property	0,0%	-	-	-	-	581	-	-	-	-	-	203	-		-		-	-	
	Retail - Secured on real estate property - Of Which: SME	54,5%	-	-	-	-	0	-	-	-	-	-	0	-		-		-	-	
	Retail - Secured on real estate property - Of Which: non-SME	67,0%	-	-	-	-	581	-	-	-	-	-	203	-		-		-	-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
	Retail - Other Retail		-	-	-	-	2.984	42	-	-	-	-	2.238	52		-		-	135	
	Retail - Other Retail - Of Which: SME		-	-	-	-	62	0	-	-	-	-	47	0		-		-	0	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	2.922	42	-	-	-	-	2.191	52		-		-	135	
	Equity		-	-	-	-	10	-	-	-	-	-	10	-		-		-	-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
TOTAL			7.103	209	0	0	5.783	59	4.801	0	0	0	4.373	57	48	186	-	0	11	153
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central banks and central governments		-	-	-	-	2.577	-	-	-	-	-	5	-		-		-	-	
	Institutions		3	-	-	-	30	-	1	-	-	-	12	-		-		-	-	
	Corporates		196	2	-	-	3.331	160	182	-	-	-	3.324	195		1		-	166	
	Corporates - Of Which: Specialised Lending		-	-	-	-	860	57	-	-	-	-	852	65		-		-	33	
	Corporates - Of Which: SME		1	-	-	-	1.161	25	1	-	-	-	1.161	32		-		-	15	
	Retail		-	-	-	-	5.157	146	-	-	-	-	2.953	143		-		-	421	
	Retail - Secured on real estate property	0,0%	-	-	-	-	3.409	-	-	-	-	-	1.643	-		-		-	-	
	Retail - Secured on real estate property - Of Which: SME	68,6%	-	-	-	-	272	-	-	-	-	-	196	-		-		-	-	
	Retail - Secured on real estate property - Of Which: non-SME	73,1%	-	-	-	-	3.137	-	-	-	-	-	1.447	-		-		-	-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
	Retail - Other Retail		-	-	-	-	1.748	146	-	-	-	-	1.311	143		-		-	421	
	Retail - Other Retail - Of Which: SME		-	-	-	-	317	68	-	-	-	-	238	72		-		-	126	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1.431	78	-	-	-	-	1.073	71		-		-	295	
	Equity		-	-	-	-	10	-	-	-	-	-	0	-		-		-	-	
	Securitisation		47	-	-	-	-	-	4	-	-	-	-	-		-		-	-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
TOTAL			246	2	0	0	11.105	306	187	0	0	0	6.294	338	1	1	-	0	21	587
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

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central banks and central governments	-	-	-	-	1.896	-	-	-	-	-	-	1	-	-	-	-	-	-	-
	Institutions	126	0	-	-	4	-	38	-	-	-	-	1	-	-	-	0	-	-	-
	Corporates	2.183	139	-	-	1.384	76	1.819	-	-	-	-	1.186	16	-	-	74	-	-	94
	Corporates - Of Which: Specialised Lending	-	-	-	-	901	62	-	-	-	-	-	703	0	-	-	-	-	-	66
	Corporates - Of Which: SME	522	43	-	-	297	8	494	-	-	-	-	297	8	-	-	29	-	-	12
	Retail	-	-	3.045	132	199	0	-	-	857	53	146	0	-	-	-	-	52	-	20
	Retail - Secured on real estate property	0,0%	-	-	2.397	92	21	-	-	547	44	13	-	-	-	-	-	18	-	-
	Retail - Secured on real estate property - Of Which: SME	59,2%	-	-	-	-	21	-	-	-	-	13	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	57,7%	-	-	2.397	92	-	-	-	547	44	-	-	-	-	-	-	18	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	648	39	178	0	-	-	311	9	134	0	-	-	-	-	34	-	20
	Retail - Other Retail - Of Which: SME	-	-	-	-	96	0	-	-	-	-	72	0	-	-	-	-	-	-	13
	Retail - Other Retail - Of Which: non-SME	-	-	648	39	82	0	-	-	311	9	61	0	-	-	-	-	34	-	7
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2.309	139	3.045	132	3.483	77	1.857	0	857	53	1.334	16	10	74	-	52	7	114	
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

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Czech Republic	Central banks and central governments	-	-	-	-	833	-	-	-	-	-	5	-	-	-	-	-	-	-	
	Institutions	122	-	-	-	9	-	38	-	-	-	2	-	-	-	-	-	-	-	
	Corporates	2.115	137	-	-	1.226	25	1.868	-	-	-	857	7	-	-	97	-	-	13	
	Corporates - Of Which: Specialised Lending	-	-	-	-	1.108	21	-	-	-	-	739	1	-	-	-	-	-	12	
	Corporates - Of Which: SME	884	70	-	-	57	0	780	-	-	-	57	0	-	-	48	-	-	-	
	Retail	-	-	2.929	196	-	-	-	-	1.203	25	-	-	-	-	-	-	125	-	-
	Retail - Secured on real estate property	0,0%	-	-	2.303	93	-	-	-	713	9	-	-	-	-	-	-	34	-	-
	Retail - Secured on real estate property - Of Which: SME	64,6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	67,8%	-	-	2.303	93	-	-	-	713	9	-	-	-	-	-	-	34	-	-
	Retail - Qualifying Revolving	-	-	185	13	-	-	-	-	78	1	-	-	-	-	-	-	6	-	-
	Retail - Other Retail	-	-	441	91	-	-	-	-	411	15	-	-	-	-	-	-	85	-	-
	Retail - Other Retail - Of Which: SME	-	-	210	26	-	-	-	-	190	5	-	-	-	-	-	-	22	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	231	65	-	-	-	-	221	10	-	-	-	-	-	-	63	-	-
	Equity	27	-	-	-	13	-	41	-	-	-	6	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2.265	137	2.929	196	2.081	25	1.947	0	1.203	25	870	7	9	97	-	125	11	13	
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

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Romania	Central banks and central governments	-	-	-	-	1.761	-	-	-	-	-	-	43	-	-	-	-	-	-	-
	Institutions	318	0	-	-	1	-	267	-	-	-	0	-	-	0	-	-	-	-	
	Corporates	1.228	157	-	-	801	53	1.375	-	-	-	597	50	-	39	-	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	610	22	-	-	-	-	407	12	-	-	-	-	-	-	
	Corporates - Of Which: SME	325	8	-	-	99	2	381	-	-	-	99	2	-	1	-	-	-	-	
	Retail	-	-	-	-	2.070	65	-	-	-	-	1.224	69	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	910	-	-	-	-	-	354	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	52	-	-	-	-	-	19	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	87,8%	-	-	-	859	-	-	-	-	-	335	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	1.160	65	-	-	-	-	870	69	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	62	16	-	-	-	-	46	18	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.098	50	-	-	-	-	824	51	-	-	-	-	-	-	
	Equity	-	-	-	-	6	-	4	-	-	-	6	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		1.547	157	0	0	4.639	119	1.647	0	0	0	1.870	119	18	39	-	0	9	209	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments	-	-	-	-	1.220	2	-	-	-	-	9	3	-	-	-	-	-	1
	Institutions	361	31	-	-	392	-	398	-	-	-	242	-	-	10	-	-	-	
	Corporates	1.419	639	-	-	530	77	1.472	-	-	-	653	6	-	396	-	-	44	
	Corporates - Of Which: Specialised Lending	-	-	-	-	293	71	-	-	-	-	417	1	-	-	-	-	29	
	Corporates - Of Which: SME	369	219	-	-	51	5	463	-	-	-	51	5	-	122	-	-	7	
	Retail	-	-	1.074	557	33	8	-	-	1.003	196	19	12	-	-	-	333	4	
	Retail - Secured on real estate property	0,0%	-	-	884	496	15	-	-	857	180	5	-	-	-	-	230	-	
	Retail - Secured on real estate property - Of Which: SME	76,4%	-	-	33	48	0	-	-	80	33	0	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	85,6%	-	-	851	448	14	-	-	777	146	5	-	-	-	-	230	-	
	Retail - Qualifying Revolving	-	-	66	5	-	-	-	-	43	3	-	-	-	-	-	4	-	
	Retail - Other Retail	-	-	124	56	18	8	-	-	102	14	14	12	-	-	-	99	4	
	Retail - Other Retail - Of Which: SME	-	-	35	12	12	1	-	-	21	8	9	2	-	-	-	44	4	
	Retail - Other Retail - Of Which: non-SME	-	-	90	44	7	7	-	-	82	6	5	11	-	-	-	55	-	
	Equity	-	-	-	-	3	-	3	-	-	-	3	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		1.781	670	1.074	557	2.177	87	1.873	0	1.003	196	926	22	12	407	-	333	7	49
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.211	4	-	-	245	0	319	-	-	-	27	0	-	4	-	-	-	-
	Corporates	639	30	-	-	13	2	352	-	-	-	9	3	-	23	-	-	-	1
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	1	-	-	-	1	-	0	-	-	-	1	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	TOTAL		1.849	34	0	0	258	2	671	0	0	0	36	3	2	27	-	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	-	-	269	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	942	-	-	-	72	-	223	-	-	-	14	-	-	-	-	-	-	-
	Corporates	349	-	-	-	56	-	214	-	-	-	41	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	36	-	-	-	-	-	26	-	-	-	-	-	-	-
	Corporates - Of Which: SME	20	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	5	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1.296	0	0	0	396	0	437	0	0	0	56	0	1	0	-	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ukraine	Central banks and central governments	-	-	-	-	952	-	-	-	-	-	-	952	-	-	-	-	-	-	-
	Institutions	11	0	-	-	18	-	14	-	-	-	-	4	-	-	-	-	-	-	-
	Corporates	26	10	-	-	1.281	157	27	-	-	-	-	1.281	171	-	7	-	-	-	370
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	7	-	-	-	421	25	7	-	-	-	-	421	29	-	-	-	-	-	130
	Retail	-	-	-	-	739	211	-	-	-	-	-	427	217	-	-	-	-	-	443
	Retail - Secured on real estate property	0,0%	-	-	-	318	-	-	-	-	-	-	111	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	75,7%	-	-	-	40	-	-	-	-	-	-	14	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	89,6%	-	-	-	278	-	-	-	-	-	-	97	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	421	211	-	-	-	-	-	316	217	-	-	-	-	-	443
	Retail - Other Retail - Of Which: SME	-	-	-	-	92	34	-	-	-	-	-	69	37	-	-	-	-	-	49
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	329	177	-	-	-	-	-	247	180	-	-	-	-	-	394
	Equity	-	-	-	-	5	-	-	-	-	-	-	5	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		37	10	0	0	2.995	368	41	0	0	0	2.669	388	0	7	-	0	25	814	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

AT002

Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	1.285	1.052
Trading Book (excl. correlation trading)	5	16
Correlation Trading Portfolio	0	0
Total	1.290	1.068

Explanatory footnotes

4. MARKET RISK

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

	31.12.2012		30.06.2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1.886	748	1.992	1.024
TDI - General risk	975	0	591	0
TDI - Specific risk	911	0	1.402	0
Equities	804	0	844	0
Equities - General risk	374	0	431	0
Equities - Specific risk	430	0	413	0
Foreign exchange risk	501	0	542	0
Commodities risk	178	0	152	0

Explanatory footnotes

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss banking book (FVO))	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Austria	22	0	22	0	0	0	0	0
[3M - 1Y]		145	8	145	0	0	0	0	0
[1Y - 2Y]		43	1	43	0	0	1	0	0
[2Y - 3Y]		63	2	63	0	29	0	0	0
[3Y - 5Y]		96	10	96	0	34	12	0	-7
[5Y - 10Y]		122	73	122	0	0	38	-5	0
[10Y - more]		326	313	326	0	0	0	-2	0
Total		816	407	816	0	63	51	-7	-7
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		6	0	6	0	6	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		11	0	11	0	6	0	0	0
[0 - 3M]	Bulgaria	108	0	108	0	0	1	0	0
[3M - 1Y]		1	1	1	0	0	1	0	0
[1Y - 2Y]		45	1	45	0	26	19	0	0
[2Y - 3Y]		60	0	60	0	1	0	0	0
[3Y - 5Y]		64	0	64	0	17	21	0	0
[5Y - 10Y]		72	14	72	0	23	14	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		352	16	352	0	67	57	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		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⁾			
[0 - 3M]	Czech Republic	215	0	215	0	0	177	0	0
[3M - 1Y]		253	6	253	0	0	197	0	0
[1Y - 2Y]		35	0	35	0	0	34	0	0
[2Y - 3Y]		51	0	51	0	0	3	0	0
[3Y - 5Y]		365	0	365	0	0	27	0	0
[5Y - 10Y]		117	4	117	0	0	7	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1.037	10	1.037	0	0	445	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	0	5	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	0	5	0	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			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⁾		
[0 - 3M]	France	90	0	90	0	90	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		17	0	17	0	12	0	0	0
[2Y - 3Y]		20	0	20	0	4	11	0	0
[3Y - 5Y]		11	5	11	0	0	0	0	0
[5Y - 10Y]		11	0	11	0	0	11	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		149	5	149	0	106	22	0	0
[0 - 3M]	Germany	12	0	12	0	6	0	0	0
[3M - 1Y]		5	0	5	0	0	0	0	0
[1Y - 2Y]		6	0	6	0	6	0	5	0
[2Y - 3Y]		5	0	5	0	5	0	0	0
[3Y - 5Y]		1	0	1	0	1	0	0	0
[5Y - 10Y]		39	3	39	0	0	35	0	0
[10Y - more]		21	8	21	0	0	0	-2	0
Total		89	12	89	0	18	35	4	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	118	49	118	0	0	24	0	0
[3M - 1Y]		109	27	109	0	0	9	0	0
[1Y - 2Y]		51	4	51	0	0	8	0	0
[2Y - 3Y]		119	3	119	0	10	7	0	0
[3Y - 5Y]		140	8	140	0	18	4	0	-0
[5Y - 10Y]		125	32	125	0	54	0	0	0
[10Y - more]		491	141	491	0	325	0	0	0
Total		1.153	264	1.153	0	409	52	0	-0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			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⁾		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Italy	10	0	10	0	10	0	0	0
[3M - 1Y]		25	0	25	0	20	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		7	0	7	0	2	5	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		42	0	42	0	32	5	0	-0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

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

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		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⁾			
[0 - 3M]	Netherlands	20	0	20	0	20	0	0	0
[3M - 1Y]		3	0	3	0	3	0	0	0
[1Y - 2Y]		2	0	2	0	2	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		25	0	25	0	25	0	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	62	1	62	0	0	1	0	0
[3M - 1Y]		12	0	12	0	4	0	0	0
[1Y - 2Y]		50	1	50	0	39	5	0	0
[2Y - 3Y]		162	0	162	0	13	0	0	0
[3Y - 5Y]		21	2	21	0	0	0	0	0
[5Y - 10Y]		7	7	7	0	0	0	0	0
[10Y - more]		4	0	4	0	0	4	0	0
Total		318	11	318	0	56	11	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Romania	231	6	231	0	176	48	0	0
[3M - 1Y]		263	13	263	0	215	34	0	0
[1Y - 2Y]		161	13	161	0	138	8	0	0
[2Y - 3Y]		100	2	100	0	77	18	0	0
[3Y - 5Y]		14	11	14	0	2	0	0	0
[5Y - 10Y]		26	26	26	0	0	0	0	0
[10Y - more]		100	60	100	0	38	0	0	0
Total		895	132	895	0	647	109	0	0
[0 - 3M]	Slovakia	540	0	540	0	54	85	0	0
[3M - 1Y]		142	0	142	0	25	117	0	0
[1Y - 2Y]		566	0	566	0	59	142	0	0
[2Y - 3Y]		277	1	277	0	0	23	0	0
[3Y - 5Y]		641	3	641	0	0	0	0	-0
[5Y - 10Y]		88	4	88	0	0	1	0	0
[10Y - more]		36	0	36	0	0	4	0	0
Total		2.290	9	2.290	0	137	371	0	-0
[0 - 3M]	Slovenia	35	0	35	0	13	15	0	0
[3M - 1Y]		38	1	38	0	33	5	0	0
[1Y - 2Y]		55	0	55	0	53	2	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]		11	0	11	0	11	0	0	0
[5Y - 10Y]		9	7	9	0	0	2	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		151	8	151	0	110	25	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	3	0	0	3	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		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⁾			
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		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]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Hong Kong	2	0	2	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	22	0	22	0	9	0	0	0
[3M - 1Y]		13	0	13	0	9	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		36	0	36	0	18	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Other advanced economies non EEA	539	0	539	0	539	0	0	0
[3M - 1Y]		40	0	40	0	38	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		580	0	580	0	578	0	0	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	332	1	332	0	52	32	0	0
[3M - 1Y]		669	69	669	0	161	121	0	0
[1Y - 2Y]		603	191	603	0	49	126	0	0
[2Y - 3Y]		128	32	128	0	16	49	0	0
[3Y - 5Y]		158	54	158	0	0	72	0	0
[5Y - 10Y]		55	15	55	0	14	12	0	0
[10Y - more]		4	4	4	0	0	0	0	0
Total		1.948	365	1.948	0	292	413	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			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⁾		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	299	0	299	0	62	162	0	0
[3M - 1Y]		118	19	118	0	74	16	0	0
[1Y - 2Y]		269	1	269	0	258	3	0	0
[2Y - 3Y]		372	0	372	0	301	6	0	0
[3Y - 5Y]		57	6	57	0	51	0	0	-1
[5Y - 10Y]		13	1	13	0	12	0	0	0
[10Y - more]		20	4	20	0	15	0	0	0
Total		1.149	31	1.149	0	774	187	0	-0
TOTAL EEA 30		7.341	873	7.341	0	1.682	1.190	-3	-7

Notes and definitions

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

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

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

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)								
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	520	7	520	0	0	0	0
[3M - 1Y]		135	0	135	0	0	2	0
[1Y - 2Y]		21	0	21	0	0	0	0
[2Y - 3Y]		124	2	124	0	97	0	-1
[3Y - 5Y]		344	13	344	0	291	0	-4
[5Y - 10Y]		223	82	223	0	26	1	0
[10Y - more]		455	382	455	0	29	30	0
Total		1.823	487	1.823	0	443	34	-3
[0 - 3M]	Belgium	5	0	5	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		6	0	6	0	6	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		103	0	103	0	82	15	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		113	0	113	0	87	15	0
[0 - 3M]	Bulgaria	12	0	12	0	0	12	0
[3M - 1Y]		49	0	49	0	0	1	0
[1Y - 2Y]		63	1	63	0	0	2	0
[2Y - 3Y]		26	0	26	0	1	3	0
[3Y - 5Y]		170	0	170	0	39	20	0
[5Y - 10Y]		49	13	49	0	8	3	0
[10Y - more]		1	0	1	0	0	1	0
Total		370	14	370	0	48	41	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Czech Republic	164	1	164	0	0	95	0	0
[3M - 1Y]		167	0	167	0	0	167	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		55	0	55	0	0	8	0	0
[3Y - 5Y]		404	0	404	0	0	76	0	0
[5Y - 10Y]		110	3	110	0	0	3	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		904	5	904	0	0	352	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	15	0	15	0	15	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		15	0	15	0	15	0	0	0

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	France	0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	0	0	0	0	0
[1Y - 2Y]		94	0	94	0	94	0	0	0
[2Y - 3Y]		95	0	95	0	79	5	0	0
[3Y - 5Y]		79	0	79	0	79	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		273	0	273	0	252	5	0	0
[0 - 3M]	Germany	8	0	8	0	0	6	0	0
[3M - 1Y]		0	0	0	0	0	0	2	0
[1Y - 2Y]		10	0	10	0	10	0	0	0
[2Y - 3Y]		39	0	39	0	1	38	0	0
[3Y - 5Y]		10	0	10	0	0	10	0	0
[5Y - 10Y]		46	3	46	0	0	43	0	0
[10Y - more]		17	5	17	0	0	0	18	0
Total		132	8	132	0	12	98	20	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	128	67	128	0	0	1	0	0
[3M - 1Y]		101	7	101	0	10	13	0	0
[1Y - 2Y]		176	1	176	0	25	12	0	0
[2Y - 3Y]		165	4	165	0	10	0	0	-0
[3Y - 5Y]		171	4	171	0	76	3	0	0
[5Y - 10Y]		241	135	241	0	55	3	0	0
[10Y - more]		489	331	489	0	144	0	0	0
Total		1.471	549	1.471	0	320	31	0	-0

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Italy	12	0	12	0	0	0	0	-0
[3M - 1Y]		164	0	164	0	55	11	0	0
[1Y - 2Y]		105	0	105	0	105	0	0	0
[2Y - 3Y]		25	0	25	0	25	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		306	0	306	0	184	11	0	-0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

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

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Netherlands	3	0	3	0	3	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	0	2	0	0	0
[2Y - 3Y]		191	0	191	0	191	0	0	0
[3Y - 5Y]		41	0	41	0	41	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		237	0	237	0	237	0	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	173	1	173	0	46	1	0	0
[3M - 1Y]		51	0	51	0	2	36	0	0
[1Y - 2Y]		127	1	127	0	0	8	0	0
[2Y - 3Y]		6	0	6	0	0	6	0	0
[3Y - 5Y]		75	2	75	0	0	14	0	0
[5Y - 10Y]		36	5	36	0	0	31	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		469	10	469	0	48	97	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Romania	41	9	41	0	30	1	0	0
[3M - 1Y]		268	17	268	0	234	16	0	0
[1Y - 2Y]		292	4	292	0	250	33	0	0
[2Y - 3Y]		253	2	253	0	222	30	0	0
[3Y - 5Y]		39	19	39	0	16	0	0	0
[5Y - 10Y]		32	15	32	0	11	2	0	0
[10Y - more]		97	60	97	0	37	0	0	0
Total		1.023	125	1.023	0	800	81	0	0
[0 - 3M]	Slovakia	35	0	35	0	0	7	0	0
[3M - 1Y]		719	0	719	0	143	210	0	0
[1Y - 2Y]		262	0	262	0	0	11	0	0
[2Y - 3Y]		356	3	356	0	0	10	0	-0
[3Y - 5Y]		380	2	380	0	14	24	0	0
[5Y - 10Y]		319	4	319	0	0	6	0	0
[10Y - more]		86	0	86	0	0	2	0	0
Total		2.156	9	2.156	0	157	271	0	0
[0 - 3M]	Slovenia	19	0	19	0	4	8	0	0
[3M - 1Y]		79	0	79	0	52	27	0	0
[1Y - 2Y]		28	0	28	0	28	0	0	0
[2Y - 3Y]		6	1	6	0	5	0	0	0
[3Y - 5Y]		9	2	9	0	5	3	0	0
[5Y - 10Y]		5	5	5	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		148	7	148	0	94	39	0	0
[0 - 3M]	Spain	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]		5	5	5	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		5	5	5	0	0	0	0	0

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

as of 30 June 2013

AT002
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(in million Euro)

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		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)		
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		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]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

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			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)		
[0 - 3M]	Hong Kong	1	0	1	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	20	0	20	0	0	0	0	0
[3M - 1Y]		8	0	8	0	8	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		28	0	28	0	8	1	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 30 June 2013

AT002
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(in million Euro)

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		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)		
[0 - 3M]	Other advanced economies non EEA	115	0	115	0	114	0	0	0
[3M - 1Y]		187	0	187	0	186	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		301	0	301	0	300	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	453	2	453	0	126	119	0	0
[3M - 1Y]		520	8	520	0	103	110	0	0
[1Y - 2Y]		444	117	444	0	47	104	0	0
[2Y - 3Y]		221	118	221	0	13	46	0	0
[3Y - 5Y]		163	50	163	0	0	78	0	0
[5Y - 10Y]		93	14	93	0	18	45	0	0
[10Y - more]		4	3	4	0	0	0	0	0
Total		1.898	312	1.898	0	308	503	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 30 June 2013

AT002
Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			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⁾		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	182	0	182	0	40	0	0	0
[3M - 1Y]		167	19	167	0	93	47	0	0
[1Y - 2Y]		301	1	301	0	251	47	0	-0
[2Y - 3Y]		248	0	248	0	179	13	0	-0
[3Y - 5Y]		63	5	63	0	53	5	0	-2
[5Y - 10Y]		47	1	47	0	14	32	0	0
[10Y - more]		29	4	29	0	16	8	0	0
Total		1.038	30	1.038	0	648	152	0	-2
TOTAL EEA 30		9.448	1.220	9.448	0	2.697	1.076	17	-5

Notes and definitions

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

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

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

Explanatory footnotes

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

as of 30 June 2013

(in million Euro)

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

6. RWA

AT002

Raiffeisen Zentralbank Österreich (RZB)

(in million Euro)

	31.12.2012	30.06.2013
RWA for credit risk	72.198	71.945
RWA Securitisation and re-securitisations	106	105
RWA Other credit risk	72.092	71.840
RWA for market risk	4.117	4.656
RWA for operational risk	10.709	10.442
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	87.023	87.043

Explanatory footnotes