Capital position CRD3 rules	31/12/:	2012	30/06/2	013	References to COREP reporting
Capital position CND3 fules	Million EUR	% RWA	Million EUR	% RWA	References to COREF reporting
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	1.942		2.161		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) (-)	-96		-104		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-2		-2		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	1.845	15,2%	2.057	16,3%	
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 (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	1.845	15,2%	2.057	16,3%	
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)	1.845	15,2%	2.057	16,3%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	12.142		12.622		
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)	27		13		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	154		154		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	311		239		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**

Important points to mention in the regulatory capital calculation of BCEE Luxembourg: a) unrealized losses measured at fair value (net of deferred taxes) are fully deducted from Tier 1 capital; b) unrealized gains measured at fair value (net of deferred taxes) are included in the Tier 2 capital; c) investments in the capital of banking, financial and insurance companies are deducted at 50 % from Tier 1 capital and at 50 % from Tier 2 capital

		1710/**/		Exposi	ure values (as	of 31/12/2012)	**				RWA (as of 31/12	2/2012) **			Value adjus	tments and provision	ns (as of 31/12/2012) **	
couterparty countries		LTV % ** (as of 31/12/2012)	F-IRI	В	A-IR	В	STA		F-IRB		A-IRB		STA	F-IF	B	A-IRB	ST	Α
			Non-defaulted	Defaulted I	Non-defaulted	Defaulted N	lon-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	on-defaulted Defau	ted Non-defaulted	Defaulted	Non-defaulted De	faulted Non-defaulted	Defa
	Central banks and central governments		8.153	3	-	-	-	-	379	-	-	-	-	-	1		- /////////////////////////////////////	
	Institutions		13.972	15	-	-	-	-	1.732	-	-	-	-	-	13		-	
	Corporates		3.620	43	-	-	1.082	34	3.373	-	-	-	874	-	32		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	1.082	34	-	- [	-	-	874	-	-		- /////////////////////////////////////	
	Corporates - Of Which: SME		886	21	-	-	-	-	1.578	-	-	-	-	-	10		- /////////////////////////////////////	
	Retail		11.638	153	-	-	-	-	1.760	-	-	-	-	-	20		-	
	Retail - Secured on real estate property	62,2%	9.429	84	-	-	-	-	1.487	-	-	-	-	-	4		-	
	Retail - Secured on real estate property - Of Which: SME	62,3%	442	9	-	-	-	-	102	-	-	-	-	-	1		-	
QUE ET CAISSE D'EPARGNE	Retail - Secured on real estate property - Of Which: non-SME	62,2%	8.987	75	-	-	-	-	1.384	-	-	-	-	-	4		-	
DE L'ETAT	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-		-	
	Retail - Other Retail		2.208	69	-	-	-	-	273	-	-	-	-	-	16		- /////////////////////////////////////	1
	Retail - Other Retail - Of Which: SME		830	23	-	-	-	-	104	-	-	-	-	-	7		-	
	Retail - Other Retail - Of Which: non-SME		1.378	46	-	-	-	-	169	-	-	-	-	-	9		- /////////////////////////////////////	
	Equity		953	-	-	-	8	-	1.417	-	-	-	8	-	10		- /////////////////////////////////////	
	Securitisation		391	-	-	-	-	-	88	-	-	-	-	-	44		-	
	Other non-credit obligation assets		437	-	-	-	-	-	369	-	-	-	-	-	-		-	
	TOTAL		39.164	215	0	0	1.090	34	9.117	0	0	0	882 0		121	-	0 -	
	Securitisation and re-securitisations positions deducted from capital *		4	30	-	-	-	-	-	-	-	-	-	-	-		-	

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 <b>T</b> M 0/ ** /		Expo	sure values (as	of 31/12/2012) *	*				RWA (as of 31/12	2/2012) **		\	Value adjustments ar	d provisions	s (as of 31/12/2012) **	
party Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRE	В	STA		F-IRB		A-IRB		STA	F-IRB		A-IRB	\$	STA
		· ·	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	on-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted l	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted Non-def	aulted Defa	ulted Non-defaulted	d De
	Central banks and central governments		4.696	3	-	-	-	-	-	-	-	-	-	-	1		-	
	Institutions		28	2	-	-	-	-	7	-	-	-	-	-	2		-	
	Corporates		1.864	43	-	-	1.081	28	2.939	-	-	-	873	-	32		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	1.081	28	-	-	-	-	873	-	- /////////////////////////////////////		-	
	Corporates - Of Which: SME		861	21	-	-	-	-	1.523	-	-	-	-	-	10		-	
	Retail		11.638	153	-	-	-	-	1.760	-	-	-	-	-	20		-	
	Retail - Secured on real estate property	62,2%	9.429	84	-	-	-	-	1.487	-	-	-	-	-	4		- /////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: SME	62,3%	442	9	-	-	-	-	102	-	-	-	-	-	1		- /////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: non-SME	62,2%	8.987	75	-	-	-	-	1.384	-	-	-	-	-	4		- /////////////////////////////////////	
Luxembourg	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////		-	
	Retail - Other Retail		2.208	69	-	-	-	-	273	-	-	-	-	-	16		-	
	Retail - Other Retail - Of Which: SME		830	23	-	-	-	-	104	-	-	-	-	-	7		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		1.378	46	-	-	-	-	169	-	-	-	-	-	9		- /////////////////////////////////////	
	Equity		867	-	-	-	5	-	1.306	-	-	-	5	-	5		-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////		- /////////////////////////////////////	
	Other non-credit obligation assets		435	-	-	-	-	-	367	-	-	-	-	-			-	
	TOTAL		19.527	202	0	0	1.086	28	6.378	0	0	0	878 0	-	60	- (	0	-
	Securitisation and re-securitisations positions deducted from capital *		2	-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////		- /////////////////////////////////////	

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

				Ехр	osure values (as	of 31/12/201	2) **			RWA (as of 31/12	2/2012) **		Va	alue adjustments and provision	ns (as of 31/12/2012) **
rty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA	F-IR	В	A-IRB		STA	F-IRB	A-IRB	STA
		ĺ	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted No	n-defaulted Defaulte	d Non-defaulted [	Defaulted Non-defaulted D	efaulted Non-defaulted
	Central banks and central governments		254	-	-	-		-	-	-	-	-	-	-	-
	Institutions		2.553	-	-	-		286	-	-	-	-	-	-	-
	Corporates		242	-	-	-	1 -	67	-	-	-	1	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	1 -	-	-	-	-	1	-	-	- /////////////////////////////////////
	Corporates - Of Which: SME		0	-	-	-		0	-	-	-	-	-	-	-
	Retail		-	-	-	-		-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-	-	-	-	-	-
France	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-		-	-	-	-	-	-	-	-
Transc	Retail - Qualifying Revolving		-	-	-	-		-	-	-	-	-	- (////////////////////////////////////	-	-
	Retail - Other Retail		-	-	-	-		-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-	-	-	- (////////////////////////////////////	-	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-	-	-	-	-	- (////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Equity		-	-	-	-	0 -	-	-	-	-	0	-	-	-
	Securitisation		16	-	-	-		2	-	-	-	-	-	-	-
	Other non-credit obligation assets		2	-	-	-		2	-	-	-	-	-	-	-
	TOTAL		3.066	0	0	0	1 0	357	0	0	0	1 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 TV 0/ ** /	Exp	osure values (as	of 31/12/2012	2) **				RWA (as of 31/12/	2012) **			Value adjustments	and provisions	s (as of 31/12/2012) **
rty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB	A-IRE	3	STA		F-IRB		A-IRB		STA	F-IRE	3	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted N	lon-defaulted Defa	ulted Non-defaulted	Defaulted Non-	defaulted Defa	ulted Non-defaulted
	Central banks and central governments		221 -	-	-	-	-	-	-	-	-	-	-	-		-
	Institutions		2.057 -	-	-	-	-	269	-	-	-	-	-	-		-
	Corporates		270 -	-	-	-	-	142	-	-	-	-	-	-		-
	Corporates - Of Which: Specialised Lending			-	-	-	-	-	-	-	-	-	-	-		-
	Corporates - Of Which: SME		25 -	-	-	-	-	55	-	-	-	-	- (////////////////////////////////////	- ///////		- /////////////////////////////////////
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	- //////		-
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-		-	-	-	-	-	-	-	-		-
Germany	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	-	-	-	-	-	-	- (////////////////////////////////////	- ///////		- (////////////////////////////////////
Ocimany	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	- (////////////////////////////////////	- ///////		- /////////////////////////////////////
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-
	Retail - Other Retail - Of Which: SME			-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	- ///////		- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME			-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	- ///////		- (////////////////////////////////////
	Equity		79 -	-	-	-	-	86	-	-	-	-	- (////////////////////////////////////	- ///////		- (////////////////////////////////////
	Securitisation		54 -	-	-	-	-	10	-	-	-	-	-	-		-
	Other non-credit obligation assets			-	-	-	-	-	-	-	-	-	-	-		-
	TOTAL		2.681 0	0	0	0	0	508	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

		. = , , , , , , , , , , , , , , , , , ,		Exposure v	alues (as of 31/	12/2012) **				RWA (as of 31/12/2	012) **			Value adjustments and pro	ovisions (as of 31/12/2012) **
party Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB		STA	F-IRE	3	A-IRB		STA	F-IR	B A-I	RB S1
			Non-defaulted	Defaulted Non-	defaulted Defa	ulted Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted De	faulted Non-	defaulted Defaulte	d Non-defaulted	Defaulted Non-defaulted	d Defaulted Non-defaulted
	Central banks and central governments		-	-	-	-		-	-	-	-	-	-	-	-
	Institutions		1.867	-	-	-		172	-	-	-	-	-	-	-
	Corporates		84	-	-	-		25	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-	-	- /////////////////////////////////////	- \( \tag{ \} \tag{ \tag} \} \tag{ \ta}  \tag{ \tag{ \tag{ \tag{ \tag{ \tag{ \tag{ \tag{ \tag{ \ta
	Corporates - Of Which: SME		-	-	-	-		-	-	-	-	-	-	- (////////////////////////////////////	- (////////////////////////////////////
	Retail		-	-	-	-		-	-	-	-	-	-	- (////////////////////////////////////	- \
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-	-	-	-	- (////////////////////////////////////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-	-	-	-	-	- /////////////////////////////////////
Jnited Kingdom	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		26	-	-	-		4	-	-	-	-	-	2	-
	Other non-credit obligation assets		0	-	-	-		0	-	-	-	-	-	-	- /////////////////////////////////////
	TOTAL		1.978	0	0	0 0	0	202	0	0	0	0 0	-	2	- 0 -
	Securitisation and re-securitisations positions deducted from capital *		-	7	-	-		-	_	-	-	-	-	- /////////////////////////////////////	- /////////////////////////////////////

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

		LTV % ** (as of		Exposure values (as of 31/1	2/2012) **		RWA (as of 31/12/2012) **		Value adj	justments and provisions (	as of 31/12/2012) **
nterparty Country <sup>(1)</sup>		31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Def	aulted Non-defaulted Defau	ulted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul	Ited Non-defaulted Defaulte	d Non-defaulted Defaul	ted Non-defaulted Defau
	Central banks and central governments		11					-	-	-	-
	Institutions		761			- 123		-	-	-	-
	Corporates		807			- 72		-	-	-	-
	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  Retail - Qualifying Revolving	0,0%							- <b>'</b>	- -	- <b>-</b>
	Retail - Other Retail		-					-	-	-	-
	Retail - Other Retail - Of Which: SME		-					-	- (////////////////////////////////////	-	-
	Retail - Other Retail - Of Which: non-SME		-					-	- /////////////////////////////////////	- /////////////////////////////////////	- (////////////////////////////////////
	Equity Securitisation		34			- 14		-	- <b>V</b>	21	-
	Other non-credit obligation assets		0			- 0		-	- "	-	-
	TOTAL		1.617	0 0 0	0 0	212 0	0 0	0 0	-	21 - 0	-
	Securitisation and re-securitisations positions deducted from capital *		0	2 -				-	- (////////////////////////////////////	- /////////////////////////////////////	-

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

		LTV 0/ ** / 5		Exposure value	es (as of 31/12/2012) **	+			RWA (as of 31/12/2012) **		V	alue adjustments and provisions	s (as of 31/12/2012) **
nterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB	STA	F-IF	₹B	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted Non-defa	ulted Defaulted N	on-defaulted Defau	ed Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Def	aulted Non-defaulted	Defaulted Non-defaulted Defa	lulted Non-defaulted D
	Central banks and central governments		50	-		-				-	-	-	-
	Institutions		1.320	-		-	- 150	-		-	-	-	-
	Corporates		40	-		-	- 16	6 -		-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-		-		-   -		-	- /////////////////////////////////////	-	- /////////////////////////////////////
	Corporates - Of Which: SME		-	-		-				-	- /////////////////////////////////////	-	<u> </u>
	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%	-	-		-		-		-	-	-	-
Homorianao	Retail - Qualifying Revolving		-	-		-				-	- /////////////////////////////////////	-	- (////////////////////////////////////
	Retail - Other Retail		-	-		-	-	-   -	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-		-		-		-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-		-		-   -		-	-	- /////////////////////////////////////	-
	Equity		-	-		-				-	-	-	-
	Securitisation		75	-		-	- (	6 -		-	-	- /////////////////////////////////////	-
	Other non-credit obligation assets		-	-		-				-	-	-	-
	TOTAL		1.485	0 0	0	0 0	172	2 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

		LTV 0/ ** /		Exp	osure values (as of 3	/12/2012) **			RWA (as o	f 31/12/2012) **		Value	e adjustments and provisions	s (as of 31/12/2012) **
rparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB		STA	F-IRB	,	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted De	aulted Non-def	aulted Defaulted	Non-defaulted Defaul	ted Non-defaul	ted Defaulted	Non-defaulted Default	ed Non-defaulted Def	aulted Non-defaulted Defa	aulted Non-defaulted De
	Central banks and central governments		993	-	-	-	-	162	-	-	-	-	-	-
	Institutions		246	-	-	-1		59	-		-	-	-	-
	Corporates		34	-	-	-		14	-		-	-	-	-
	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		0	-	-	-	-   .	-	-	-   .	-	- /////////////////////////////////////	-	-
	Securitisation		51	-	-	-		6	-		-	-	-	-
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-	-	-
	TOTAL		1.324	0	0	0 0	0	241 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

as of 31 December 2012

		LTV 0/ ++ / f		Ехро	sure values (as	of 31/12/2012) *	*				RWA (as of 31/	12/2012) **				Value adjus	tments and provisi	ons (as of 31/12/2012) **	
terparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-II	RB	A-IR	В	STA		F-IRB	ĺ	A-IRE	3	STA		F-IR	В	A-IRB	s	STA
				Defaulted	Non-defaulted	Defaulted N	on-defaulted D	efaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted [	efaulted Non-defaulted	d Defa
	Central banks and central governments		22	2 -	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		1.029	-	-	-	-	-	95	-	-	-	-	-		-		-	
	Corporates		37	7 -	-	-	-	-	8	-	-	-	-	-		-		-	
	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%	-		-	-	-	-	-	-	-	-	-	-		-		-	
Sweden	Retail - Secured on real estate property - Of Which: non-SME	0,0%	_		-	-	-	-	-	-	-	-	-	-		-		- (////////////////////////////////////	
O II O GOIT	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		1.088	0	0	0	0	0	103	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

				Ехр	osure values (as o	of 31/12/201	2) **				RWA (as of 31	/12/2012) **			Value adjus	stments and provisions	s (as of 31/12/2012) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRI		A-IRE		STA		F-IRB		A-IR		STA			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 Defa	ulted Non-defaulted Defaul
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Institutions		884	-	-	-	-	-	86	-	-	-	-	-	-		-
	Corporates		60	-	-	-	-	-	15	-	-	-	-	-	-		-
	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%	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		- (////////////////////////////////////
Switzer land	Retail - Qualifying Revolving		-	-	- 1	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		- (////////////////////////////////////
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	- (////////////////////////////////////	-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		-
	Retail - Other Retail - Of Which: non-SME		-	-	- 1	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		- (////////////////////////////////////
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-		-
	TOTAL		944	0	0	0	0	0	102	0	0	0	0	0 -	0	-	0 - 0
Notes and definitions	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

				oosure values (as of 31/12/201	2) **		RWA (as of 31/12/2012) **		Value adjus	stments and provision	s (as of 31/12/2012) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		0111212012)	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul	lted Non-defaulted Defaulted	Non-defaulted Defa	aulted Non-defaulted Defaulte
	Central banks and central governments		194 -			13 -		-	-		-
	Institutions		623 -			85 -		-	-		-
	Corporates		32 -		- 2	10 -		-	-		-
	Corporates - Of Which: Specialised Lending				- 2			-	-		-
	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%						-	-		-
Belgium	Retail - Qualifying Revolving							-	-		-
	Retail - Other Retail							-	-		-
	Retail - Other Retail - Of Which: SME							-	-		-
	Retail - Other Retail - Of Which: non-SME			.   -   -			.   -   -	-	-		-
	Equity		1 -		1 -	2 -		1	-		-
	Securitisation		2 -			0 -		-	-		-
	Other non-credit obligation assets							-	-		-
	TOTAL		851 0	0 0	1 2	110 0	0 0	1 0	- 0	-	0 -
	Securitisation and re-securitisations positions deducted from capital *							-	-		-

Notes and definitions

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

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

\*\* As explained in the Guidelines

		LTV 0/ ** / (		Exposi	ure values (as	of 30/06/2013) **					RWA (as of 30/06/2	2013) **			Value adjus	tments and provisio	ons (as of 30/06/2013) **	
couterparty countries		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRE	В	STA		F-IRB		A-IRB		STA	F-IR	В	A-IRB	S	TA
			Non-defaulted	Defaulted I	Non-defaulted	Defaulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted No	on-defaulted Default	ed Non-defaulted	Defaulted	Non-defaulted D	efaulted Non-defaulted	Defa
	Central banks and central governments		7.435	0	-	-	-	-	559	-	-	-	-	-	0		-	
	Institutions		12.688	15	-	-	-	-	1.616	-	-	-	-		13		-	
	Corporates		3.687	48	-	-	1.002	89	3.688	-	-	-	870	-	34		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	1.002	89	-	-	-	-	870		-		- /////////////////////////////////////	
	Corporates - Of Which: SME		1.046	23		-		-	1.836	-	-	-	-		12		- /////////////////////////////////////	
	Retail		11.918	134	-	-	-	-	1.745	-	-	-	-		18		-	
	Retail - Secured on real estate property	60,7%	9.684	85	-	-	-	-	1.456	-	-	-	-	-	5		-	
	Retail - Secured on real estate property - Of Which: SME	61,5%	461	8	-	-	-	-	113	-	-	-	-		0		- /////////////////////////////////////	
QUE ET CAISSE D'EPARGNE	Retail - Secured on real estate property - Of Which: non-SME	60,7%	9.224	77	-	-	-	-	1.343	-	-	-	=		4		- /////////////////////////////////////	
DE L'ETAT	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail		2.234	48	-	-	-	-	289	-	-	-	-		14		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: SME		791	19	-	-	-	-	92	-	-	-	-		6		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		1.443	29	-	-	-	-	197	-	-	-	-	-	8		- /////////////////////////////////////	
	Equity		954	-	-	-	8	-	1.431	-	-	-	8	. /////////////////////////////////////	10		- /////////////////////////////////////	
	Securitisation		331	-	-	-	-	-	86	-	-	-	-		52		-	
	Other non-credit obligation assets		493	-	-	-	-	-	420	-	-	-	-	-	-		-	
	TOTAL		37.504	197	0	0	1.010	89	9.544	0	0	0	878 0	-	128	-	0 -	
	Securitisation and re-securitisations positions deducted from capital *		1	48	-	-	-	-	-	-	-	-	-	-	-		-	

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

		17740/ ** /		Expos	sure values (as o	of 30/06/2013) **				R	RWA (as of 30/06	6/2013) **		١	/alue adjustments and provisions (	as of 30/06/2013) **
arty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	1	STA		F-IRB		A-IRB		STA	F-IRB	A-IRB	STA
			Non-defaulted C	Defaulted	Non-defaulted	Defaulted Nor	n-defaulted	Defaulted	Non-defaulted De	efaulted N	Non-defaulted [	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted Non-defaulted Defau	lted Non-defaulted
	Central banks and central governments		3.996	0	-	-	-	-	197	-	-	-	-	-	0	-
	Institutions		28	2	-	-	-	-	8	-	-	-	-	-	2	-
	Corporates		2.066	47	-	-	1.001	83	3.243	-	-	-	869	-	33	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	1.001	83	-	-	-	-	869	-	-	- /////////////////////////////////////
	Corporates - Of Which: SME		1.013	22	-	-	-	-	1.777	-	-	-	-	-	11	-
	Retail		11.918	134	-	-	-	-	1.745	-	-	-	-	-	18	-
	Retail - Secured on real estate property	60,7%	9.684	85	-	-	-	-	1.456	-	-	-	-	-	5	-
	Retail - Secured on real estate property - Of Which: SME	61,5%	461	8	-	-	-	-	113	-	-	-	-	-	0	- /////////////////////////////////////
	Retail - Secured on real estate property - Of Which: non-SME	60,7%	9.224	77	-	-	-	-	1.343	-	-	-	-	-	4	-
Luxembourg	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		2.234	48	-	-	-	-	289	-	-	-	-	-	14	-
	Retail - Other Retail - Of Which: SME		791	19	-	-	-	-	92	-	-	-	-	-	6	-
	Retail - Other Retail - Of Which: non-SME		1.443	29	-	-	-	-	197	-	-	-	-	-	8	- /////////////////////////////////////
	Equity		878	-	-	-	6	-	1.324	-	-	-	6	-	5	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		491	-	-	-	-	-	418	-	-	-	-	-	-	-
	TOTAL		19.377	183	0	0	1.007	83	6.936	0	0	0	875 0	-	59 - 0	-
	Securitisation and re-securitisations positions deducted from capital *		-	1	-	-	-	-	-	-	-	-	-	-	-	-

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

				Exposure v	values (as of 30/06/2013)	**			RWA (as of 30/06/2013) **		Value a	djustments and provisior	ns (as of 30/06/2013) **
party Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	STA	F-IRI	3	A-IRB	STA	F-IRB	A-IRB	STA
		ĺ	Non-defaulted	Defaulted Non-	defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaul	ted Non-defaulted De	faulted Non-defaulted
	Central banks and central governments		299	-		-	- 12	-		-	-	-	-
	Institutions		2.552	-		-	- 307	-		-	-	-	-
	Corporates		293	1		1	- 89	-		1	-	0	-
	Corporates - Of Which: Specialised Lending		-	-		1		-		1	- /////////////////////////////////////	-	-
	Corporates - Of Which: SME		5	1		-	- 3	-		-	-	0 /////////////////////////////////////	- /////////////////////////////////////
	Retail		-	-	-   -	-	-   -	-		-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-		-		-		-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-		-		-	-	-	-
<b>-</b>	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-		-		-	-	-	-
France	Retail - Qualifying Revolving		-	-		-		-		-	-	- (////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail		-	-		-		-		-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-		-		-		-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-		-		-		-	-	- (////////////////////////////////////	-
	Equity		-	-		0		-		0	-	-	-
	Securitisation		12	-		-	- 1	-		-	-	-	-
	Other non-credit obligation assets		1	-		-	- 1	-		-	-	-	-
	TOTAL		3.157	1	0 0	1 0	410	0	0 0	1 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

		LTV 0/ ** /		Exposi	ure values (as	of 30/06/2013	3) **			RWA (as of 30	/06/2013) **			Value	adjustments and provisio	ns (as of 30/06/2013) **	
rty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRE	3	STA		F-IRB	A-IR	В	STA	\	F-IRB	A-IRB	S	STA
			Non-defaulted [	Defaulted I	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulted De	faulted Non-defaulted	d De
	Central banks and central governments		198	-	-	-	-	-		-	-	-	-		-	-	
	Institutions		2.022	-	-	-	-	-	247 -		-	-	-		-	-	
	Corporates		264	0	-	-	-	-	156 -		-	-	-		0	-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-		-	-	-	-		-	- /////////////////////////////////////	
	Corporates - Of Which: SME		28	0	-	-	-	-	56 -		-	-	-		0	<u> </u>	
	Retail		-	-	-	-	-	-		-	-	-	-		- /////////////////////////////////////	<u> </u>	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-		-	-	-	-		- /////////////////////////////////////	- (////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-		-	-	-	-		- /////////////////////////////////////	<u> </u>	
Germany	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0,0%			-	-	<u>-</u>	-		<u>:                                    </u>	-	-	-		- <i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>		
	Retail - Other Retail		-	-	-	-	-	-			_	_	_		-	-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-			-	-	-		-	- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-		-	-	-	-		- /////////////////////////////////////	- /////////////////////////////////////	
	Equity		66	-	-	-	-	-	73 -	-	-	-	-		- /////////////////////////////////////	<u> </u>	<u>/////////////////////////////////////</u>
	Securitisation		50	-	-	-	-	-	12 -		-	-	-		0	<u>-                                    </u>	
	Other non-credit obligation assets		-	-	-	-	-	-			-	-	-		- /////////////////////////////////////	- /////////////////////////////////////	
	TOTAL		2.601	0	0	0	0	0	487 0	0	0	0	0	-	1 -	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

		LTV 0/ ** /		Ехро	sure values (as	s of 30/06/201	3) **				RWA (as of 30/	06/2013) **				Value adjus	tments and provi	isions (as of 30/06/2013) *	**
unterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IF	≀B	ST	4	F-IRB	3	A-IRE	3	ST	4	F-IR	В	A-IRE		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulte	led Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		1.619	-	-	-	-	-	186	-	-	-	-	-		-		- /////////////////////////////////////	
	Corporates		79	-	-	-	-	-	23	-	-	-	-	-		-		-	
	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%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
Onited Kingdom	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Securitisation		26	-	-	-	-	-	4	-	-	-	-	-		2		-	
	Other non-credit obligation assets		0	-	-	-	-	-	0	-	-	-	-	-		-		-	
	TOTAL		1.724	0	0	0	0	0	213	0	0	0	0	0		2	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	7	-	-	-	-	-	-	-	-	-	_		-		- /////////////////////////////////////	

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

		LTM 0/ ** / (		Exp	osure values (as o	f 30/06/201	3) **				RWA (as of 30	0/06/2013) **				Value adjus	ments and provis	ions (as of 30/06/2013)	**
erparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRI	3	A-IRB		STA		F-IRI	3	A-IR	RB	STA		F-IRE	3	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-default	ed Default
	Central banks and central governments		11	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		751	-	-	-	-	-	130	-	-	-	-	-		-		-	
	Corporates		675	-	-	-	-	-	61	_	-	_	-	-		-		-	
	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%	-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
0.3.	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- (////////////////////////////////////	
	Equity		6	-	-	-	-	-	24	-	-	-	-	-		-		-	
	Securitisation		32	-	-	-	-	-	2	-	-	-	-	-		20		-	
	Other non-credit obligation assets		0	-	-	-	-	-	0	-	-	-	-	-		-		-	
	TOTAL		1.475	0	0	0	0	0	217	0	0	0	0	0	-	20	-	0	-
	Securitisation and re-securitisations positions deducted from capital *		0	2	2 -	-	-	-	-	-	-	-	-	-		_		-	

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

Exposure values (as of 30/06/2013) \*\* RWA (as of 30/06/2013) \*\* Value adjustments and provisions (as of 30/06/2013) \*\* LTV % \*\* (as of Counterparty Country (1) F-IRB STA F-IRB STA F-IRB STA A-IRB A-IRB A-IRB 30/06/2013) Non-defaulted Defaulted Non-defaulted Defaulted Defaulte Central banks and central governments 49 1.267 159 Institutions Corporates 41 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% Netherlands Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation 59 Other non-credit obligation assets TOTAL 1.414 180 0 0 0 0 0 0 Securitisation and re-securitisations positions deducted from capital \* Notes and definitions

LU045

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

		1710/ ** 4		xposure values (as of 30/	06/2013) **		RWA (as of 30/06/2013) *	*	Value adju	stments and provisions (	(as of 30/06/2013) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		, i	Non-defaulted Defaulte	d Non-defaulted Defa	ulted Non-defaulted Defaulte	d Non-defaulted Defau	Ited Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	lted Non-defaulted Defaulted
	Central banks and central governments		1.032			- 146			-		-
	Institutions		186			- 40			- ·		-
	Corporates		20			- 9			- ·		-
	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		-						- <i>////////////////////////////////////</i>		-
	Retail - Other Retail		-	-   -		-   -			- ·		-
	Retail - Other Retail - Of Which: SME		-						- /////////////////////////////////////		- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-						<u>- ////////////////////////////////////</u>		- (////////////////////////////////////
	Equity Securitisation		-						- (////////////////////////////////////		- (////////////////////////////////////
	Other non-credit obligation assets		40			- 5			- <u>'</u>		- <b>V</b>
	TOTAL		1.283 0	0	0 0 0	200 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

Notes and definitions

as of 30 June 2013

		LTM 0/ ++/		Exposure values	s (as of 30/06/2013) *	*				RWA (as of 30/06/2013	3) **			Value adjustment	s and provision	ns (as of 30/06/2013) **	
erparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	3	A-IRB	STA		F-IRE	3	A-IRB		STA	F-IRE	В	A-IRB	ST	TA
			Non-defaulted	Defaulted Non-defau	lted Defaulted N	on-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ılted Non-default	ed Defaulted	d Non-defaulted	Defaulted Non	-defaulted Def	aulted Non-defaulted	Def <i>a</i>
	Central banks and central governments		21	-		-	-	-	-	-	-	-	-	-		-	
	Institutions		666	-		-	-	62	-	-	-	-	-	-		-	
	Corporates		23	-		-	-	5	-	-	-	-	-	-		-	
	Corporates - Of Which: Specialised Lending		-	-		-	-	-	-	-	-	-	-	-		-	
	Corporates - Of Which: SME		-	-		-	-	-	-	-	-	-	- (////////////////////////////////////	- //////		<u> </u>	
	Retail		-	-		-	-	-	-	-	-	-	-	-		- /////////////////////////////////////	
	Retail - Secured on real estate property	0,0%	-	-	-   -	-	-	-	-	-	-	-	-	-		- /////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-	-	-	-	- /////		- /////////////////////////////////////	
Sweden	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	-	-	-	-	-	-	-	- ///////		- /////////////////////////////////////	
Oweden	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		710	0 0	0	0	0	66	0	0 0	0	0	-	0	-	0 -	
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-	-	-	-	-	-	-	-		-	

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

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

				Expos	sure values (as of	30/06/2013)	**				RWA (as of 30	0/06/2013) **			V	/alue adjus	tments and provisior	ns (as of 30/06/2013) *	**
ounterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB	;	A-IF	RB	STA		F-IRB		A-IRB		STA
			Non-defaulted De	efaulted	Non-defaulted D	efaulted N	lon-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	Non-defaulted	Defaulted	Non-defaulted De	faulted Non-defaulte	ed Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		761	-	-	-	-	-	73	-	-		-	- ///		-		-	
	Corporates		48	-	-	-	-	-	10	-	-		-	-		-		-	
	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%	-	-	-	-	-	-	-	-	-		-	- ///		-		-	
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	- ///		-		-	
o mesi iana	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		809	0	0	0	0	0	83	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

				Ехр	oosure values (as	of 30/06/20	13) **			RWA (as of 3	0/06/2013) **			Value adjustments a	nd provisions	(as of 30/06/2013) **	
Counterparty Country <sup>(1)</sup>		LTV % ** (as o 30/06/2013)	F-IR	В	A-IRI	В	STA	F-I	RB	A-II	₹В	STA	F-IR	В	A-IRB	STA	A
		,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted Non-de	faulted Defa	ulted Non-defaulted	Defaulted
	Central banks and central governments		353	-		-	-	- 2	-	.	-	-	-	-		-	-
	Institutions		608	-		-	-	- 7	- 4	.		-	-	-		-	-
	Corporates		39	-		-	-	2 1	3 -	.		-	-	-		-	1
	Corporates - Of Which: Specialised Lending		-	-		-	-	2			-	-	-	-		-	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%	-	-	-	-	-	-		.   -	-	-	-	- /////////////////////////////////////		- /////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-   -	·   -	-	-	-	- /////////////////////////////////////		- /////////////////////////////////////	-
Belgium	Retail - Qualifying Revolving		-	-	-	-	-	-		·	-	-	-	- ////////		- /////////////////////////////////////	<del>_</del>
	Retail - Other Retail		-	-	-	-	-	-			-	-	-	- /////////////////////////////////////		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-		-	-	-	- /////////////////////////////////////	- ////////		- (////////////////////////////////////	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-			-	-	-	- /////////////////////////////////////		- /////////////////////////////////////	
	Equity		1	-		-	1	-	2 -	-	-	1	-	-		-	
	Securitisation		1	-	-	-	-	-	0 -	.   -	-	-	-	-		-	-
	Other non-credit obligation assets		-	-	-	-	-	-				-	-	-		-	-
	TOTAL		1.002	0	0	0	1	2 11	2 0	0	0	1 0	-	0	- (	-	1
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-	-				-	-	- ///////		-	-

LU045

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

### 3. SECURITISATION SUMMARY

LU045 BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	425	380
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	425	380

# 4. MARKET RISK

LU045 BANQUE ET CAISSE D'EPARGNE DE L'ETAT

(in million Euro)

	31/12	/2012	30/06	/2013
	TOTAL RISK AMO	EXPOSURE OUNT	TOTAI EXPOSURI	_ RISK E AMOUNT
	SA	IM	SA	IM
Traded Debt Instruments	0	0	0	0
TDI - General risk	0	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	0	0	0	0
Commodities risk	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES te gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS  positions of sovereign del  is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		16	0	16	11	0	0	0	0
[1Y - 2Y]		6	0	6	0	0	0	0	0
[ 2Y - 3Y ]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]		0 81	0	0 81	0 65	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		102	0	102	76	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 ]		10	0	10	10	0	0	0	0
[ 2Y - 3Y ]	Belgium	10	0	10	0	0	0	0	0
[3Y - 5Y ]	Deigium	0	0	0	0	0	0	0	0
[5Y - 10Y ]		174	0	174	148	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		194	0	194	158	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 ]	Bulgaria	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 ]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y ]	71	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0 <b>0</b>	0	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>
Total		U	U	U	U	U	U	U	U

(in million Euro)									
Residual			T LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	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 ]		10	0	10	0	0	0	0	0
[ 2Y - 3Y ]	Denmark	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Berimank	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		<b>10</b> 0	<b>0</b>	<b>10</b> 0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	1	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 ]	4	0	0	0	0	0	0	0	0
[1Y - 2Y]	-	8	0	8	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]	1	0 4	0	0 4	0	0	0	0	0 0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		12	0	12	0	0	0	0	0
TOTAL		12	V	12				· ·	

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS  positions of sovereign del  is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		30	0	30	0	0	0	0	0
[ 1Y - 2Y ]		19	0	19	10	0	0	0	0
[ 2Y - 3Y ]	France	10	0	10	0	0	0	0	0
[3Y - 5Y ]		35	0	35	11	0	0	0	0
[5Y - 10Y ]		58	0	58	58	0	0	0	0
[10Y - more ] Total		0 <b>153</b>	0	0 <b>153</b>	0 <b>80</b>	0	0 <b>0</b>	0	0 <b>0</b>
[ 0 - 3M ]		5	0	5	0	0	0	0	0
[ 3M - 1Y ]	ł	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	10	0	10	10	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Germany	35	0	35	20	0	0	0	0
[5Y - 10Y ]	1	39	0	39	0	0	0	0	0
[10Y - more ]	]	0	0	0	0	0	0	0	0
Total		90	0	90	30	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]	ł	0	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 ]		4	0	4	4	0	0	0	0
[ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	15	0	15	15	0	0	0	0
[ 2Y - 3Y ]	Hungary	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 ]	l	0	0	0	0	0	0	0	0
Total		18	0	18	18	0	0	0	0

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Iceland	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 ]	Ireland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	irciaria	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 ]		151	0	151	151	0	0	0	0
[ 2Y - 3Y ]	1, 1	142	0	142	142	0	0	0	0
[3Y - 5Y ]	Italy	585	0	585	585	0	0	0	0
[5Y - 10Y ]		115	0	115	115	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		993	0	993	993	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]		5	0	5	5	0	0	0	0
[ 2Y - 3Y ]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]		0	0	0	0	0	0	0	0 0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		5	0	5	5	0	<b>0</b>	0	0
Total		<u> </u>	<u> </u>					· ·	· ·

Residual Maturity Country / Region      Country / Region	(in million Euro)									
Company   Comp	Residual				(gross exposur	es (long) net of cash short	positions of sovereign de	EXPOSURES IN	EXPOSURES (3)	
13M - 1Y   1/1 - 2Y   2/2 - 3Y   1/2 - 3Y   1/3 - 5Y   1/3 - 1/3 - 1/3 - 1/3   1/3   1/3 - 1/3   1/3 - 1/3   1/3 - 1/3   1/3   1/3 - 1/3   1/3	Maturity ↓	•					(designated at fair value through profit&loss) banking book	of which: Financial assets held for trading <sup>(2)</sup>	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
Tit - 2Y   1/2 - 3Y   1/3 - 5Y						+				
3Y - 5Y   10Y - 10Y   13										
Sy - 10Y   Color   C		Liechtenstein						-		
107 - more     0										
Total				The second secon						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [10-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]										
Tity = 2Y			4	0	4				0	0
[3Y-3Y]         Lithuania         0	[3M - 1Y]		0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0
37-5Y		Lithuania	0			0				
Total										
Total										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10-3M] [3M-1Y] [3M-1Y			•	·						
Total										•
[1Y-2Y]         Luxembourg         2         2         2         0						<u> </u>				
Total										
[3Y - 5Y]         Luxemboding         539         539         539         0 <td></td> <td>Luxonehaure</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		Luxonehaure								
Total         394         394         394         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]         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	[3Y - 5Y ]	Luxembourg	539	539	539	0	0	0	0	0
Total	[5Y - 10Y ]					216	0	0	0	0
[0-3M]         0 <td></td>										
[3M-1Y]       0 </td <td></td>										
[1Y-2Y]         Malta         0         0         0         0         0         0         0           [3Y-3Y]         0										
[2Y-3Y]     Malta     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 ]         Walta         0										
[5Y - 10Y]         0         0         0         0         0         0         0           [10Y - more]         0         0         0         0         0         0         0		Malta								
[10Y - more] 0 0 0 0 0 0 0										
	Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposure	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]	l	0 34	0	0 34	0 28	0	0	0	0
[10Y - more ]	ł	0	0	0	0	0	0	0	0
Total		34	0	34	28	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 ]	Norway	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]	ł	8 0	0	8	8 0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]	ł	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	1	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Poland	23	0	23	23	0	0	0	0
[5Y - 10Y ]	1	0	0	0	0	0	0	0	0
[10Y - more ]	1	0	0	0	0	0	0	0	0
Total		30	0	30	30	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	l	0	0	0	0	0	0	0	0
[1Y - 2Y]		67	0	67	52	0	0	0	0
[ 2Y - 3Y ]	Portugal	99	0	99	99	0	0	0	0
[3Y - 5Y ]	ď	0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	ł	23 0	0	23 0	23 0	0	0	0	0
Total		189	0	1 <b>89</b>	174	0	<b>0</b>	0	0
Iotai		103	<b>U</b>	103	174	9	<b>J</b>	<del>U</del>	<del>U</del>

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	RECT POSITIONS  positions of sovereign deletions is a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		<b>0</b>	0	<b>0</b>	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0 0
[ 1Y - 2Y ]		11	0	11	11	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		11	0	11	11	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>
[ 0 - 3M ]		106	0	106	106	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y ]		64	0	64	59	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		170	0	170	165	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]	_	16	0	16	8	0	0	0	0
[ 2Y - 3Y ]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y ]	4	0	0	0	0	0	0	0	0
[5Y - 10Y ]	-	0	0	0	0	0	0	0	0
[10Y - more ] Total		0 <b>16</b>	0 <b>0</b>	0 <b>16</b>	0 <b>8</b>	0 <b>0</b>	0 <b>0</b>	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 ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	United Kingdom	0	0	0	0	0	0	0	0
[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 ]	4	0	0	0	0	0	0	0	0
[1Y - 2Y]	4	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Australia	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	1	0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	8	0	8	8	0	0	0	0
[ 1Y - 2Y ]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Carlaua	0	0	0	0	0	0	0	0
[5Y - 10Y ]	_	5	0	5	0	0	0	0	0
[10Y - more ]	_	0	0	0	0	0	0	0	0
Total		13	0	13	8	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposure	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Hong Kong	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 ]	Japan	0	0	0	0	0	0	0	0
[3Y - 5Y ]	σαραπ	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	<b>0</b>	<b>0</b> 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 ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	U.S.	0	0	0	0	0	0	0	0
[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 ]		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 ]	1	13 0	13 0	13 0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	1	0	0	0	0	0	0	0	0
Total		13	13	13	0	0	<b>0</b>	0	0
IOtal		13	13	13	9	9	<b>J</b>	<del>U</del>	<del>U</del>

(in million Euro)									
Residual			T LONG EXPOSURES te gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS  positions of sovereign del  is a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other	0	0	0	0	0	0	0	0
[2Y - 3Y]	advanced	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]	economies non EEA	0	0	0	0	0	0	0	0
[10Y - more ]	ECA	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]	Other Central	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	and Eastern	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Europe countries non	0	0	0	0	0	0	0	0
[5Y - 10Y ]	EEA	0	0	0	0	0	0	0	0
[10Y - more ]	LEA	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 ]	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y ]	1	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]	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 ]	Janioodan	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			T LONG EXPOSURES  le gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	1	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 ]	Others	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
	TOTAL EEA 30	4.356	1.976	4.356	2.010	0	2	0	0

#### **Notes and definitions**

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(in million Euro)									
Residual			T LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(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 <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		6	0	6	0	0	0	0	0
[1Y - 2Y]		8	0	8	3	0	0	0	0
[2Y - 3Y]	Austria	15	0	15	15	0	0	0	0
[3Y - 5Y ]		0 78	0	0	0 62	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	78 0	0	0	0	0	0
Total		107	0	107	80	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	0	10	10	0	0	0	0
[1Y - 2Y]		10	0	10	0	0	0	0	0
[ 2Y - 3Y ]	Polaium	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Belgium	57	0	57	57	0	0	0	0
[5Y - 10Y ]		274	0	274	230	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		351	0	351	297	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 ]	Bulgaria	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 ]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Сургиз	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			T LONG EXPOSURES  e gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Czech Republic	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]	]	10	0	10	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Denmark	0	0	0	0	0	0	0	0
[3Y - 5Y ]	2 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 - 3M ]		<b>10</b>	0	<b>10</b> 0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	1	0	0	0	0	0	0	0	0
[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]		8	0	8	0	0	0	0	0
[ 2Y - 3Y ]	Finland -	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		<u>4</u> 0	0	4 0	0 0	0	0	0	0
Total		1 <b>2</b>	0	1 <b>2</b>	0	0	0	0	0
IUlai		IZ	U	12	U	U	U	U	U

(in million Euro)									
Residual	Country / Region		T LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	EECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		40	0	40	10	0	0	0	0
[1Y - 2Y]		20 26	0 0	20 26	0 11	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	France	25	0	25	11	0	0	0	0
[5Y - 10Y]		74	0	74	68	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		186	0	186	100	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	0	10	10	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Germany	5	0	5	5	0	0	0	0
[3Y - 5Y ]	,	30	0	30	15	0	0	0	0
[5Y - 10Y ]		40	0	40	1	0	0	0	0
[10Y - more ] Total		0 <b>86</b>	0	0 <b>86</b>	0 <b>31</b>	0	0 <b>0</b>	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Greece	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 ]		14	0	14	14	0	0	0	0
[1Y - 2Y]		0	0	0	0 0	0	0	0	0
[ 2Y - 3Y ] [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		14	0	14	14	0	0	0	0
1 0 101			,		- 11				

(in million Euro)									
Residual			T LONG EXPOSURES e gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Iceland	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 ]	Ireland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	irolaria	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	<b>0</b>	0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0 0
[ 1Y - 2Y ]		227	0	227	227	0	0	0	0
[ 2Y - 3Y ]		105	0	105	105	0	0	0	0
[3Y - 5Y ]	Italy	621	0	621	621	0	0	0	0
[5Y - 10Y]		80	0	80	80	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		1.032	0	1.032	1.032	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		5	0	5	5	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0 0	0	0	0	0 0
Total		5	0	5	<b>5</b>	0	0	0	0
iolai		J	U	J	3	0	<b>U</b>	<del>U</del>	U

(in million Euro)		-							
Residual	Country / Region		T LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	EECT POSITIONS  positions of sovereign debt  a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]		0	0 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 ]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Lithuania	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Litildania	12	0	12	12	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		12	0	12	12	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ]		275 71	274 0	275 71	0 0	0	0 2	0	0
[ 3M - 11 ] [ 1Y - 2Y ]	1	2	2	2	0	0	0	0	0
[ 2Y - 3Y ]		403	403	403	0	0	0	0	0
[3Y - 5Y ]	Luxembourg	347	347	347	0	0	0	0	0
[5Y - 10Y ]	1	832	576	832	205	0	0	0	0
[10Y - more ]	1	432	386	432	46	0	0	0	0
Total		2.362	1.988	2.362	252	0	2	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 ]	ıvıaıta	0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0 0	0	0 0	0	0	0	0
Total	ł	0	0	0	0	0	0	0	0
IUlai	I	U	U	U	U	U	U	U	U

(in million Euro)									
Residual			T LONG EXPOSURES te gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]	ł	33	0 0	33 0	28	0	0	0	0
[10Y - more ] Total		0 <b>33</b>	0	33	0 <b>28</b>	0	<b>0</b>	0	0 <b>0</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Nomerov	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 ]	ł	0	0	0	0	0	0	0	0
[ 1Y - 2Y ] [ 2Y - 3Y ]	ł	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Poland	23	0	23	23	0	0	0	0
[5Y - 10Y ]	ł	8	0	8	8	0	0	0	0
[10Y - more ]	i	0	0	0	0	0	0	0	0
Total		32	0	32	32	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	51	0	51	51	0	0	0	0
[ 1Y - 2Y ]		15	0	15	0	0	0	0	0
[ 2Y - 3Y ]	Portugal	101	0	101	101	0	0	0	0
[3Y - 5Y ]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y ]	l	24	0	24	24	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		191	0	191	175	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0 <b>0</b>	0	<b>0</b>	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	0	10	10	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Slovakia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Siovakia	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		10	0	10	10	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
[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 ]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y ]		68	0	63	63	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		68	0	63	63	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES te gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		15	0	15	8	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 ] [5Y - 10Y ]	-	0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		15	0	15	8	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 ]	United Kingdom	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 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	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 ]	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 ] [ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	1 _	0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	5	0	5	0	0	0	0	0
[10Y - more ]	]	0	0	0	0	0	0	0	0
Total		5	0	5	0	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0 <b>0</b>	0	0	0	0	0
[ 0 - 3M ]		0	0	0	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b>
[ 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 ]	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 ]		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	<b>0</b>	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]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	0	12	12	12	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		12	12	12	0	0	0	0	0

(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	Others	0	0	0	0	0	0	0	0
[1Y - 2Y]	Other	0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	advanced economies non	0	0	0	0	0	0	0	0
[5Y - 10Y ]	EEA	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 ]	and eastern	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Europe	0	0	0	0	0	0	0	0
[3Y - 5Y ]	countries non	0	0	0	0	0	0	0	0
[5Y - 10Y ]	EEA	0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	<b>0</b>	0	0	0 <b>0</b>	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	16	0	16	16	0	0	0	0
[ 2Y - 3Y ]	Mistalia Faat	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y ]		12	0	12	12	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		27	0	27	27	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	4	0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	and the Caribbean	0	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	1	0	0	0	0	0	0	0	0
IVIAI		•							

(in million Euro)									
Residual			T LONG EXPOSURES  le gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Amca	0	0	0	0	0	0	0	0
[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]		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 ]	Others	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]	ı	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
	TOTAL EEA 30	4.526	1.988	4.521	2.140	0	2	0	0

#### **Notes and definitions**

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

LU045 BANQUE ET CAISSE D'EPARGNE DE L'ETAT

### (in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	9.998	10.422
RWA Securitisation and re-securitisations	88	86
RWA Other credit risk	9.911	10.335
RWA for market risk	0	1
RWA for operational risk	1.052	1.020
RWA Transitional floors	1.092	1.180
RWA Other	0	0
Total RWA (1)	12.142	12.622