

1. CAPITAL

Capital position CRD3 rules	31.12.2012		30.06.2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	11.956		12.012		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) (-)	-797		-516		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	11.159	12,5%	11.496	13,2%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	11.159	12,5%	11.496	13,2%	
G) Hybrid instruments not subscribed by government	2.486		2.488		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)	13.645	15,3%	13.984	16,1%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	89.350		87.113		
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	1.144		1.153		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	280		280		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	326		408		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	5.325		4.475		Articles 381 to 386 of CRR

Notes and definitions

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

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		4,294	13	-	-	43,672	-	530	-	-	-	-	495	-	1	-	-	-	
Institutions		41,072	526	1,280	4	76,687	-	8,631	-	438	-	515	-	483	-	-	-		
Corporates		36,753	1,984	21,438	1,042	11,572	505	21,958	-	3,228	7	9,775	684	968	-	177	665		
Corporates - Of Which: Specialised Lending		12,740	287	-	-	-	-	5,903	-	-	-	-	-	110	-	-	-		
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail		-	-	45,246	949	4,583	23	-	-	10,676	567	3,274	28	-	-	511	81		
Retail - Secured on real estate property	49.0%	-	-	30,987	601	410	-	-	-	5,600	248	144	-	-	-	119	-		
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Secured on real estate property - Of Which: non-SME	49.0%	-	-	30,987	601	410	-	-	-	5,600	248	144	-	-	-	119	-		
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Other Retail		-	-	14,259	348	4,173	23	-	-	5,076	319	3,130	28	-	-	392	81		
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Other Retail - Of Which: non-SME		-	-	14,259	348	4,173	23	-	-	5,076	319	3,130	28	-	-	392	81		
Equity		2,939	-	-	-	889	-	2,348	-	-	-	889	-	-	-	-	-		
Securitisation		3,410	6	2,769	-	3,755	-	2,075	41	1,426	-	2,757	-	6	-	-	-		
Other non-credit obligation assets		1,663	-	-	-	970	-	1,663	-	-	-	849	-	-	-	-	-		
TOTAL		90.131	2.529	70.733	1.995	142.128	528	37.205	41	15.768	574	18.554	712	540	1.458	246	688	272	746
Securitisations and re-securitisations positions deducted from capital *		407	94	-	4	553	345	5,090	1,173	-	50	6,903	4,319	62	-	23	-	195	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		117	-	-	-	30,588	-	-	-	-	-	11	-	-	-	-	-		
Institutions		17,371	-	621	-	74,441	-	3,336	-	124	-	233	-	7	-	-	-		
Corporates		26,957	1,263	911	96	8,831	311	15,718	-	306	-	7,449	414	797	-	14	609		
Corporates - Of Which: Specialised Lending		8,998	97	-	-	-	-	3,995	-	-	-	-	-	51	-	-	-		
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail		-	-	43,246	900	3,615	6	-	-	10,290	519	2,641	8	-	-	465	50		
Retail - Secured on real estate property	47.0%	-	-	29,586	564	214	-	-	-	5,288	207	75	-	-	-	105	-		
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Secured on real estate property - Of Which: non-SME	47.0%	-	-	29,586	564	214	-	-	-	5,288	207	75	-	-	-	105	-		
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Other Retail		-	-	13,660	336	3,401	6	-	-	5,002	312	2,567	8	-	-	360	50		
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Other Retail - Of Which: non-SME		-	-	13,660	336	3,401	6	-	-	5,002	312	2,567	8	-	-	360	50		
Equity		2,500	-	-	-	765	-	1,831	-	-	-	765	-	-	-	-	-		
Securitisation		65	-	803	-	480	-	47	-	486	-	309	-	-	-	-	-		
Other non-credit obligation assets		1,006	-	-	-	942	-	1,006	-	-	-	818	-	-	-	-	-		
TOTAL		48.016	1.263	45.581	996	119.662	317	21.938	0	11.206	519	12.227	422	540	804	-	479	-	659
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	10	1	-	-	-	-	125	13	7	-	-	-	6	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	1.836	-	-	-	556	-	146	-	-	-	-	111	-	-	-	-	-	-
	Institutions	2.663	180	-	-	250	-	438	-	-	-	50	-	180	-	-	-	-	
	Corporates	1.658	173	4.322	68	435	4	1.236	-	560	-	406	6	79	-	17	-	-	
	Corporates - Of Which: Specialised Lending	466	122	-	-	-	-	339	-	-	-	-	-	38	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	9	-	-	-	-	-	2	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	70,0%	-	-	3	-	-	-	-	1	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	70,0%	-	-	3	-	-	-	-	1	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	6	-	-	-	-	-	1	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	-	-	-	-	1	-	-	-	-	-	-	-	-	
	Equity	13	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	
	Securitisation	1.438	-	1.942	-	690	-	535	-	918	-	626	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		7.608	353	6.273	68	1.931	4	2.378	0	1.480	0	1.193	6	-	259	-	17	0
Securitisation and re-securitisations positions deducted from capital *		161	51	-	4	200	342	2.013	638	-	50	2.500	4.275	-	49	-	-	-	

Notes and definitions

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	-	-	-	-	3.170	-	-	-	-	-	31	-	-	-	-	-	-	
	Institutions	1.561	-	-	-	130	-	378	-	-	-	65	-	-	-	-	-	-	
	Corporates	152	1	37	-	28	13	96	-	6	-	30	20	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending	5	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	50,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	50,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	3	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	
	Securitisation	594	-	-	-	1.099	-	528	-	-	-	1.061	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		2.310	1	41	0	4.427	13	1.008	0	6	0	1.187	20	-	0	-	0	0
Securitisation and re-securitisations positions deducted from capital *		61	10	-	-	137	-	763	125	-	-	1.713	-	-	-	-	-	-	

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	378	-	-	-	668	-	21	-	-	-	-	-	-	-	-	-	-	-
	Institutions	3.534	9	205	-	33	-	566	-	104	-	3	-	-	1	-	-	-	-
	Corporates	928	57	229	48	80	-	443	-	31	-	80	-	8	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	589	20	-	-	-	-	254	-	-	-	-	-	5	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	7	-	8	2	-	-	1	-	6	3	-	-	-	-	-	-
	Retail - Secured on real estate property	51.0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51.0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	6	-	8	2	-	-	1	-	6	3	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	8	2	-	-	1	-	6	3	-	-	-	-	-	-
	Equity	57	-	-	-	-	-	-	54	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	10	-	-	-	-	-	2	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4.897	66	441	48	799	2	1.084	0	136	0	91	3	-	9	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	4	-	-	-	457	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	3.127	40	348	-	98	-	544	-	154	-	19	-	37	-	-	-	-	-
	Corporates	730	24	264	-	34	75	584	-	37	-	31	111	6	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	244	-	-	-	-	-	246	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	134.0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	134.0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	4	-	-	-	5	-	7	-	-	-	5	-	-	-	-	-	-	-
	Securitisation	765	6	15	-	469	-	678	41	16	-	208	-	6	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4.630	70	631	0	1.063	75	1.813	41	207	0	263	111	-	49	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		68	25	-	-	15	-	850	313	-	-	188	-	-	-	-	-	-	-

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Netherlands	Central banks and central governments	127	-	-	-	198	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.840	-	-	-	138	-	474	-	-	-	15	-	-	-	-	-	-	-
	Corporates	1.547	29	348	-	171	-	868	-	53	-	189	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	403	-	-	-	-	-	135	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	7	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property	51,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	6	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	Equity	1	-	-	-	107	-	2	-	-	-	107	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	106	-	-	-	-	-	32	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		3.515	29	355	0	721	0	1.344	0	54	0	344	0	-	0	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	3	-	-	-	-	-	38	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments	-	-	-	-	2.578	-	-	-	-	-	264	-	-	-	-	-	-	-
	Institutions	936	-	-	-	73	-	510	-	-	36	-	-	-	-	-	-	-	-
	Corporates	43	7	128	-	26	-	80	-	23	-	38	-	9	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	34,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	34,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	3	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	428	-	-	-	269	-	256	-	-	-	125	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1.410	7	128	0	2.946	0	851	0	23	0	463	0	-	9	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		95	-	-	-	16	-	1.188	-	-	-	200	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Luxembourg	Central banks and central governments	10	-	-	-	739	-	3	-	-	-	-	-	-	-	-	-	-	-
	Institutions	401	-	-	-	70	-	49	-	-	-	-	10	-	-	-	-	-	-
	Corporates	1,231	-	353	34	977	-	605	-	64	7	679	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	1,048	-	-	-	-	-	456	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	54,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	54,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	38	-	-	-	9	-	142	-	-	-	-	9	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1.680	0	353	34	1.817	0	799	0	64	7	698	0	-	0	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Austria	Central banks and central governments	33	-	-	-	1.066	-	3	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1,422	-	-	-	67	-	433	-	-	-	7	-	-	-	-	-	-	-
	Corporates	275	-	84	-	115	-	184	-	8	-	115	-	-	-	-	-	-	1
	Corporates - Of Which: Specialised Lending	48	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	13	-	177	4	-	-	3	-	133	5	-	-	-	-	-	8
	Retail - Secured on real estate property	51,0%	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,0%	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	11	-	177	4	-	-	2	-	133	5	-	-	-	-	-	8
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	11	-	177	4	-	-	2	-	133	5	-	-	-	-	-	8
	Equity	252	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	89	-	-	-	-	-	67	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1.982	0	97	0	1.514	4	806	0	11	0	322	5	-	0	-	0	-	9
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Marshall Islands	Central banks and central governments		30	-	-	-	-	-	9	-	-	-	-	-		-	-	-	-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Corporates		-	-	2.581	395	32	-	-	-	446	-	32	-		-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Securitisations		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
	Other non-credit obligation assets		272	-	-	-	-	-	-	272	-	-	-	-		-	-	-	-
	TOTAL		302	0	2.581	395	32	0	281	0	446	0	32	0		-	0	-	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	

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

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		5.633	13	-	-	46.993	-	514	-	-	-	-	508	-	-	1	-	-	-
Institutions		37.183	518	1.086	4	76.268	-	7.719	-	522	-	507	-	-	467	-	-	-	-
Corporates		35.898	2.131	21.109	888	11.285	456	21.533	-	3.485	12	9.715	624	-	1.155	-	184	-	699
Corporates - Of Which: Specialised Lending		12.464	340	-	-	-	-	5.747	-	-	-	-	-	-	112	-	-	-	-
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail		-	-	45.302	974	4.361	21	-	-	10.674	535	3.094	26	-	-	-	536	-	71
Retail - Secured on real estate property	47.0%	-	-	31.163	605	441	-	-	-	5.697	242	154	-	-	-	-	114	-	-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	47.0%	-	-	31.163	605	441	-	-	-	5.697	242	154	-	-	-	-	114	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	14.139	369	3.920	21	-	-	4.977	293	2.940	26	-	-	-	422	-	71
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	14.139	369	3.920	21	-	-	4.977	293	2.940	26	-	-	-	422	-	71
Equity		2.968	-	-	-	1.095	-	2.402	-	-	-	1.095	-	-	-	-	-	-	-
Securitisation		2.785	6	2.645	-	3.290	15	1.638	39	1.392	-	2.630	42	-	6	-	-	-	-
Other non-credit obligation assets		1.301	-	-	-	876	-	1.301	-	-	-	953	-	-	-	-	-	-	-
TOTAL		85.768	2.668	70.142	1.866	144.168	492	35.107	39	16.073	547	18.502	692	196	1.629	96	720	-	770
Securitisations and re-securitisations positions deducted from capital *		311	75	-	3	247	217	3.883	942	-	38	3.086	2.714	-	47	-	9	-	125

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		980	-	-	-	34.077	-	10	-	-	-	8	-	-	1	-	-	-	-
Institutions		15.872	-	538	-	74.205	-	3.059	-	194	-	288	-	-	-	-	-	-	-
Corporates		26.782	1.343	939	40	8.481	283	15.915	-	381	-	7.309	377	-	861	-	27	-	636
Corporates - Of Which: Specialised Lending		9.078	100	-	-	-	-	4.063	-	-	-	-	-	-	48	-	-	-	-
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail		-	-	43.414	928	3.244	19	-	-	10.313	484	2.525	23	-	-	-	495	-	44
Retail - Secured on real estate property	47.0%	-	-	29.830	568	205	-	-	-	5.402	197	71	-	-	-	-	114	-	-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	47.0%	-	-	29.830	568	205	-	-	-	5.402	197	71	-	-	-	-	114	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	13.584	360	3.039	19	-	-	4.911	287	2.454	23	-	-	-	381	-	44
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	13.584	360	3.039	19	-	-	4.911	287	2.454	23	-	-	-	381	-	44
Equity		2.512	-	-	-	971	-	1.824	-	-	-	971	-	-	-	-	-	-	-
Securitisation		371	-	761	-	483	-	10	-	1	-	288	-	-	-	-	-	-	-
Other non-credit obligation assets		679	-	-	-	843	-	679	-	-	-	920	-	-	-	-	-	-	-
TOTAL		47.196	1.343	45.652	968	122.304	302	21.497	0	10.889	484	12.309	400	196	863	96	522	-	680
Securitisations and re-securitisations positions deducted from capital *		68	2	-	-	10	1	850	25	-	-	125	13	-	7	-	-	-	-

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	1.869	-	-	-	536	-	148	-	-	-	-	106	-	-	-	-	-	-
	Institutions	2.333	185	-	-	228	-	424	-	-	-	-	45	-	184	-	-	-	-
	Corporates	1.517	174	3.949	64	271	4	1.107	-	490	-	262	5	85	-	21	-	1	-
	Corporates - Of Which: Specialised Lending	392	123	-	-	-	-	285	-	-	-	-	-	40	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	9	-	1	-	-	-	2	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	70,0%	-	-	3	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	70,0%	-	-	3	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	6	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-
	Equity	15	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	875	-	1.872	-	466	15	73	-	1.000	-	646	42	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		6.609	359	5.830	64	1.502	19	1.781	0	1.492	0	1.059	47	-	269	-	21	-	1
Securitisation and re-securitisations positions deducted from capital *		109	35	-	3	109	203	1.363	438	-	38	1.363	2.538	-	40	-	9	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	-	-	-	-	3.144	-	-	-	-	-	32	-	-	-	-	-	-	-
	Institutions	1.606	-	-	-	122	-	376	-	-	-	62	-	-	-	-	-	-	-
	Corporates	133	1	34	-	53	14	88	-	10	-	50	20	1	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	5	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	52,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	52,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	4	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	344	-	-	-	956	-	498	-	-	-	1.057	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2.087	1	38	0	4.275	14	969	0	10	0	1.201	20	-	1	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		47	14	-	-	33	10	588	175	-	-	413	125	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	410	-	-	-	630	-	27	-	-	-	-	-	-	-	-	-	-	-
	Institutions	2.887	-	175	-	33	-	414	-	102	-	3	-	-	-	-	-	-	-
	Corporates	880	66	237	-	107	-	403	-	58	-	107	-	18	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	522	29	-	-	-	-	228	-	-	-	-	-	9	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	7	-	8	2	-	-	-	-	6	3	-	-	-	-	-	-
	Retail - Secured on real estate property	52,0%	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	52,0%	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	6	-	8	2	-	-	-	-	6	3	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	8	2	-	-	-	-	6	3	-	-	-	-	-	-
	Equity	62	-	-	-	-	-	50	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	18	-	-	-	17	-	48	-	-	-	3	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4.257	66	419	0	795	2	942	0	160	0	119	3	-	18	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	3	-	-	-	495	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	2.619	40	280	-	105	-	414	-	140	-	20	-	37	-	-	-	-	-
	Corporates	629	30	266	-	37	96	435	-	48	-	28	143	16	-	-	-	-	10
	Corporates - Of Which: Specialised Lending	119	-	-	-	-	-	96	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	194,0%	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	194,0%	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	4	-	-	-	5	-	7	-	-	-	5	-	-	-	-	-	-	-
	Securitisation	-	6	-	-	10	-	462	39	-	-	5	-	6	-	-	-	-	-
	Other non-credit obligation assets	8	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-
TOTAL		3.263	76	550	0	652	96	1.326	39	188	0	58	143	-	59	-	0	-	10
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Netherlands	Central banks and central governments	125	-	-	-	203	-	7	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.355	-	-	-	124	-	316	-	-	-	13	-	-	-	-	-	-	-
	Corporates	1.316	165	425	-	184	-	763	-	49	-	202	-	-	30	-	-	-	1
	Corporates - Of Which: Specialised Lending	396	-	-	-	-	-	274	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	7	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property	46,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	46,0%	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	6	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	Equity	2	-	-	-	107	-	3	-	-	-	107	-	-	-	-	-	-	-
	Securitisation	82	-	-	-	302	-	107	-	-	-	81	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2.880	165	432	0	921	0	1.196	0	50	0	404	0	-	30	-	0	-
Securitisation and re-securitisations positions deducted from capital *		7	-	-	-	6	-	88	-	-	-	75	-	-	-	-	-	-	-

Notes and definitions

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments	13	-	-	-	2.629	-	-	-	-	-	284	-	-	-	-	-	-	-
	Institutions	547	-	-	-	11	-	369	-	-	-	5	-	-	-	-	-	-	-
	Corporates	43	-	117	-	18	-	68	-	20	-	31	-	-	3	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	33,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	33,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	3	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	207	-	-	-	147	-	24	-	-	-	66	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		813	0	117	0	2.805	0	468	0	20	0	386	0	-	3	-	0	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Luxembourg	Central banks and central governments	10	-	-	-	558	-	3	-	-	-	-	-	-	-	-	-	-	-
	Institutions	392	-	-	-	25	-	61	-	-	-	-	-	-	-	-	-	-	-
	Corporates	1.199	42	286	36	1.204	-	490	-	70	-	906	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	1.061	42	-	-	-	-	366	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	54,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	54,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	55	-	-	-	9	-	202	-	-	-	9	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	69	-	-	-	-	-	69	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1.725	42	286	36	1.823	0	832	0	70	0	915	0	-	0	-	0	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Austria	Central banks and central governments	34	-	-	-	1.044	-	3	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.380	-	-	-	54	-	425	-	-	-	5	-	-	-	-	-	-	-
	Corporates	264	-	81	-	116	4	181	-	7	-	116	4	-	-	-	-	-	1
	Corporates - Of Which: Specialised Lending	47	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	13	-	193	-	-	-	2	-	145	-	-	-	-	-	-	-
	Retail - Secured on real estate property	47,0%	-	-	2	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	47,0%	-	-	2	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	11	-	193	-	-	-	1	-	145	-	-	-	-	-	-	9
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	11	-	193	-	-	-	1	-	145	-	-	-	-	-	-	9
	Equity	252	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	21	-	-	-	-	-	16	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1.930	0	94	0	1.428	4	795	0	9	0	282	4	-	0	-	0	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Marshall Islands	Central banks and central governments	29	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	2.706	368	3	-	-	-	632	-	3	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	175	-	-	-	-	-	-	-	-	-	-
	TOTAL		204	0	2.706	368	3	0	184	0	632	0	3	0	-	0	-	0	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Explanatory footnotes

3. SECURITISATION SUMMARY

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(In million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	11.343	9.594
Trading Book (excl. correlation trading)	732	680
Correlation Trading Portfolio	1.192	778
Total	13.267	11.052

Explanatory footnotes

4. MARKET RISK

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

	31.12.2012		30.06.2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	63	3.399	75	4.084
TDI - General risk	38	3.164	50	4.134
TDI - Specific risk	25	1.001	25	854
Equities	0	2.823	0	1.639
Equities - General risk	0	1.197	0	1.436
Equities - Specific risk	0	1.626	0	203
Foreign exchange risk	856	1.087	780	782
Commodities risk	25	94	25	265

Explanatory footnotes

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria				0	0			111
[3M - 1Y]					0	0			35
[1Y - 2Y]				1	0	0			2
[2Y - 3Y]			14		14	0		14	-4
[3Y - 5Y]			53		53	0			-51
[5Y - 10Y]			15		15	0		15	6
[10Y - more]			474	200	474	0	0		
Total		557	200	557	0	0	30	0	99
[0 - 3M]	Belgium				0	0			16
[3M - 1Y]					0	0			72
[1Y - 2Y]			25		25	0			-45
[2Y - 3Y]						0	0		-1
[3Y - 5Y]			76		76	0	0		-12
[5Y - 10Y]			37		37	0	0		8
[10Y - more]			125		125	0	0	20	
Total		263	0	263	0	0	20	0	38
[0 - 3M]	Bulgaria				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus				0	0			15
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			13
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	28

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	6		6	0	0			
[3M - 1Y]		10		10	0	0			
[1Y - 2Y]		62		62	0	0			
[2Y - 3Y]		53		53	0	0			
[3Y - 5Y]		25		25	0	0			
[5Y - 10Y]		77		77	0	0			
[10Y - more]					0	0			
Total		233	0	233	0	0	0	0	
[0 - 3M]	Denmark				0	0		15	
[3M - 1Y]					0	0		19	
[1Y - 2Y]		1		1	0	0	1	3	
[2Y - 3Y]		9		9	0	0	9	-5	
[3Y - 5Y]		4		4	0	0	4	-4	
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		14	0	14	0	14	0	28	
[0 - 3M]	Estonia				0	0		2	
[3M - 1Y]					0	0		3	
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0		-5	
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0		8	
[10Y - more]					0	0			
Total		0	0	0	0	0	0	8	
[0 - 3M]	Finland				0	0		7	
[3M - 1Y]					0	0		-19	
[1Y - 2Y]		27		27	0	0			
[2Y - 3Y]		17		17	0	0		19	
[3Y - 5Y]		27		27	0	0		2	
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		70	0	70	0	0	0	9	

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France				0	0			
[3M - 1Y]		2	1	2	0	0			
[1Y - 2Y]		138		138	0	0			
[2Y - 3Y]		56		56	0	0			
[3Y - 5Y]		224		224	0	0	2		
[5Y - 10Y]		284		284	0	0	20		
[10Y - more]		33		33	0	0			
Total		737	1	737	0	0	22	0	
[0 - 3M]	Germany	1.547	470	1.547	0	0	58	7	14
[3M - 1Y]		1.515	378	1.515	0	0	82	69	5
[1Y - 2Y]		2.182	568	2.178	0	0	169	69	
[2Y - 3Y]		2.877	294	2.861	0	0	134	137	
[3Y - 5Y]		6.935	1.934	6.902	0	0	57	44	1
[5Y - 10Y]		6.182	2.183	6.137	0	0	374	289	5
[10Y - more]		6.587	6.549	6.587	0	0	15	307	-10
Total		27.825	12.375	27.727	0	0	889	922	15
[0 - 3M]	Greece				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	
[0 - 3M]	Hungary	27	0	27	0	0			
[3M - 1Y]		5	0	5	0	0			
[1Y - 2Y]		117	0	117	0	0			
[2Y - 3Y]		103	0	103	0	0			
[3Y - 5Y]		229	0	229	0	0			
[5Y - 10Y]		184	0	184	0	0			
[10Y - more]		3		3	0	0			
Total		667	1	667	0	0	0	0	

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0		5	
[10Y - more]					0	0			
Total		0	0	0	0	0	0	5	
[0 - 3M]	Ireland				0	0		70	
[3M - 1Y]		50		50	0	0		27	
[1Y - 2Y]					0	0		48	
[2Y - 3Y]					0	0		-73	
[3Y - 5Y]					0	0		-16	
[5Y - 10Y]					0	0		47	
[10Y - more]					0	0			
Total		50	0	50	0	0	0	103	
[0 - 3M]	Italy				0	0		53	
[3M - 1Y]		1		1	0	0		44	
[1Y - 2Y]		4		4	0	0		-20	
[2Y - 3Y]		234		234	0	0			
[3Y - 5Y]		36		36	0	0		-8	
[5Y - 10Y]		420		420	0	0		3	
[10Y - more]		1.849		1.849	0	0			
Total		2.544	0	2.544	0	0	0	72	
[0 - 3M]	Latvia				0	0		7	
[3M - 1Y]					0	0		-11	
[1Y - 2Y]		26		25	0	0		7	
[2Y - 3Y]					0	0		8	
[3Y - 5Y]					0	0		26	
[5Y - 10Y]		1			0	0		-12	
[10Y - more]					0	0			
Total		27	0	25	0	0	0	25	

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	23		21	0	0			2
[3M - 1Y]					0	0			3
[1Y - 2Y]					0	0			6
[2Y - 3Y]					0	0			
[3Y - 5Y]		31		30	0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		54	0	51	0	0	0	0	11
[0 - 3M]	Luxembourg	0		0	0	0			
[3M - 1Y]		16		16	0	0	1		
[1Y - 2Y]		27		27	0	0			
[2Y - 3Y]		25		25	0	0			
[3Y - 5Y]		30		30	0	0			
[5Y - 10Y]		16		16	0	0			
[10Y - more]					0	0			
Total		114	0	114	0	0	1	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	130		130	0	0	130		7
[3M - 1Y]		0		0	0	0		15	
[1Y - 2Y]		43		43	0	0		-39	
[2Y - 3Y]		38		38	0	0		19	
[3Y - 5Y]		108		108	0	0			
[5Y - 10Y]		128		128	0	0			
[10Y - more]		5		5	0	0		4	
Total		452	0	452	0	0	130	0	6
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	10		10	0	0			1
[3M - 1Y]		1			0	0		3	
[1Y - 2Y]					0	0		-2	
[2Y - 3Y]		10		10	0	0		-4	
[3Y - 5Y]		15		15	0	0	1	22	
[5Y - 10Y]		297		297	0	0			
[10Y - more]					0	0			
Total		333	0	332	0	0	1	0	20
[0 - 3M]	Portugal				0	0			122
[3M - 1Y]					0	0			84
[1Y - 2Y]		178		178	0	0	3		-26
[2Y - 3Y]		50		50	0	0			5
[3Y - 5Y]					0	0			-11
[5Y - 10Y]		75	75	75	0	0			59
[10Y - more]		50		50	0	0			
Total		353	75	353	0	0	3	0	233

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	19		19	0	0	6		
[3M - 1Y]		2		2	0	0			8
[1Y - 2Y]		58		58	0	0	4		
[2Y - 3Y]					0	0			-2
[3Y - 5Y]		25		25	0	0			8
[5Y - 10Y]		13		13	0	0			8
[10Y - more]					0	0			
Total		118	0	118	0	0	10	0	22
[0 - 3M]	Slovenia				0	0			18
[3M - 1Y]					0	0			
[1Y - 2Y]		3		3	0	0	3		
[2Y - 3Y]					0	0			-2
[3Y - 5Y]					0	0			5
[5Y - 10Y]					0	0			5
[10Y - more]		23		23	0	0			
Total		26	0	26	0	0	3	0	26
[0 - 3M]	Spain	32		32	0	0			62
[3M - 1Y]		201	145	201	0	0			89
[1Y - 2Y]		510		510	0	0			4
[2Y - 3Y]		544	18	532	0	0	-12		-39
[3Y - 5Y]		314		310	0	0	-4		4
[5Y - 10Y]		523	117	520	0	0	-3		16
[10Y - more]		935	100	935	0	0			
Total		3.059	380	3.040	0	0	-19	0	136

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden				0	0		20	
[3M - 1Y]					0	0			
[1Y - 2Y]		33		33	0	0	33	5	
[2Y - 3Y]		1		1	0	0	1	4	
[3Y - 5Y]					0	0		-1	
[5Y - 10Y]		4		4	0	0	4		
[10Y - more]					0	0			
Total		38	0	38	0	0	38	28	
[0 - 3M]	United Kingdom				0	0			
[3M - 1Y]		1		1	0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]		4		4	0	0			
[5Y - 10Y]		3		3	0	0			
[10Y - more]		13		13	0	0			
Total		21	0	21	0	0	0	0	
[0 - 3M]	Australia	3	3	3	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0		-3	
[2Y - 3Y]					0	0		-5	
[3Y - 5Y]					0	0		-2	
[5Y - 10Y]					0	0		16	
[10Y - more]					0	0			
Total		3	3	3	0	0	0	6	
[0 - 3M]	Canada				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		12		12	0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]		21		21	0	0			
[10Y - more]		305		305	0	0			
Total		338	0	338	0	0	0	0	

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	6	0	6	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		6	0	6	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	
[1Y - 2Y]			0	0	0	0	0	0	
[2Y - 3Y]			0	0	0	0	0	0	
[3Y - 5Y]			0	0	0	0	0	0	
[5Y - 10Y]			0	0	0	0	0	0	
[10Y - more]			0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	U.S.	24	4	24	0	0			
[3M - 1Y]			32		32	0	0		
[1Y - 2Y]			6		6	0	0		
[2Y - 3Y]			2		2	0	0		
[3Y - 5Y]			3		3	0	0		
[5Y - 10Y]			10		10	0	0	8	
[10Y - more]			163		163	0	0	38	
Total		240	4	240	0	0	0	46	
[0 - 3M]	Switzerland				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0		17	
[2Y - 3Y]					0	0		3	
[3Y - 5Y]			25	25	25	0	0	3	
[5Y - 10Y]			87	87	87	0	0		
[10Y - more]			124	124	124	0	0		
Total		236	236	236	0	0	0	23	

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	16	0	16	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0		18	
Total		16	0	16	0	0	0	18	
[0 - 3M]	Other Central and Eastern Europe countries non EEA	5		5	0	0	5	4	
[3M - 1Y]		3	3	3	0	0		-2	
[1Y - 2Y]		27		24	0	0	24	-1	
[2Y - 3Y]		6		6	0	0	6	-62	
[3Y - 5Y]		12	7	7	0	0		41	
[5Y - 10Y]		7	5	5	0	0		6	
[10Y - more]					0	0			
Total		60	15	50	0	0	35	-14	
[0 - 3M]	Middle East	1	1	1	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		2		2	0	0	2		
[3Y - 5Y]					0	0			
[5Y - 10Y]		2		2	0	0	2		
[10Y - more]		1		-2	0	0	-2		
Total		6	1	3	0	0	2	0	
[0 - 3M]	Latin America and the Caribbean				0	0		53	
[3M - 1Y]					0	0			
[1Y - 2Y]		6		6	0	0	6	14	
[2Y - 3Y]		8		8	0	0	8		
[3Y - 5Y]		21	17	19	0	0	2	-7	
[5Y - 10Y]		4		4	0	0	4	8	
[10Y - more]		24		24	0	0	13		
Total		63	17	61	0	0	33	68	

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

as of 31 December 2012

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa				0	0			
[3M - 1Y]		1	1	1	0	0			
[1Y - 2Y]		1	1	1	0	0			
[2Y - 3Y]		4	4	4	0	0			
[3Y - 5Y]		12	12	12	0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		18	18	18	0	0	0	0	
[0 - 3M]	Others				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]		4		4	0	0	4	2	
[2Y - 3Y]					0	0		4	
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]		4		4	0	0			
Total		8	0	8	0	0	4	6	
TOTAL EEA 30		37.554	13.031	37.431	0	0	1.142	922	912

Notes and definitions

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

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

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

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria				0	0			
[3M - 1Y]		12		12	0	0		14	
[1Y - 2Y]		14			0	0			
[2Y - 3Y]		14		14	0	0	14		
[3Y - 5Y]		55		53	0	0		-40	
[5Y - 10Y]		64		18	0	0	18	24	
[10Y - more]		478	200	475	0	0			
Total	637	200	572	0	0	32	0	-2	
[0 - 3M]	Belgium				0	0			
[3M - 1Y]		25		25	0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		29		29	0	0			
[3Y - 5Y]		88		88	0	0			
[5Y - 10Y]		37		37	0	0			
[10Y - more]		104		104	0	0			
Total	283	0	283	0	0	0	0	0	
[0 - 3M]	Bulgaria				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total	0	0	0	0	0	0	0	0	

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	10		10	0	0			
[3M - 1Y]		61		61	0	0			
[1Y - 2Y]		5		5	0	0			
[2Y - 3Y]		57		57	0	0			
[3Y - 5Y]		11		11	0	0			
[5Y - 10Y]		73		73	0	0			
[10Y - more]					0	0			
Total		218	0	218	0	0	0	0	
[0 - 3M]	Denmark				0	0		19	
[3M - 1Y]					0	0		3	
[1Y - 2Y]					0	0		-5	
[2Y - 3Y]		15		15	0	0	15		
[3Y - 5Y]					0	0		-4	
[5Y - 10Y]		1		1	0	0	1		
[10Y - more]					0	0			
Total		16	0	16	0	16	0	13	
[0 - 3M]	Estonia				0	0		3	
[3M - 1Y]					0	0		3	
[1Y - 2Y]					0	0		-5	
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0		8	
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	9	
[0 - 3M]	Finland				0	0			
[3M - 1Y]					0	0		19	
[1Y - 2Y]		27		27	0	0			
[2Y - 3Y]		43		43	0	0		2	
[3Y - 5Y]					0	0			
[5Y - 10Y]		22		22	0	0			
[10Y - more]					0	0			
Total		91	0	91	0	0	0	21	

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0		0	0	0			
[3M - 1Y]		61		61	0	0			
[1Y - 2Y]		75		75	0	0			
[2Y - 3Y]		137		137	0	0	2		
[3Y - 5Y]		296		296	0	0			
[5Y - 10Y]		132		132	0	0	20		
[10Y - more]		30		30	0	0		-20	
Total		731	0	731	0	0	22	-20	
[0 - 3M]	Germany	765	211	765	0	0	6	5	10
[3M - 1Y]		2.170	738	2.166	0	0	113	40	
[1Y - 2Y]		2.659	305	2.637	0	0	271	83	
[2Y - 3Y]		2.496	420	2.432	0	0	61	72	
[3Y - 5Y]		6.521	1.862	6.493	0	0	106	-14	
[5Y - 10Y]		7.466	2.316	7.429	0	0	211	243	257
[10Y - more]		6.815	6.774	6.815	0	0	17	256	-10
Total		28.893	12.626	28.738	0	0	785	685	257
[0 - 3M]	Greece				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0			
[3M - 1Y]		110	0	110	0	0			
[1Y - 2Y]		103	0	103	0	0			
[2Y - 3Y]		123	0	123	0	0			
[3Y - 5Y]		122	0	122	0	0			
[5Y - 10Y]		210	0	210	0	0			
[10Y - more]		9	0	9	0	0			
Total		677	1	677	0	0	0	0	

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	
[0 - 3M]	Ireland				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	
[0 - 3M]	Italy				0	0		-9	
[3M - 1Y]		6		2	0	0		31	
[1Y - 2Y]		145		145	0	0		-3	
[2Y - 3Y]		111		111	0	0		19	
[3Y - 5Y]		53		52	0	0		-16	
[5Y - 10Y]		614		614	0	0	51	-6	
[10Y - more]		1.661		1.661	0	0			
Total	2.590	0	2.585	0	0	51	16		
[0 - 3M]	Latvia				0	0		-11	
[3M - 1Y]		25		25	0	0		2	
[1Y - 2Y]					0	0		1	
[2Y - 3Y]					0	0		11	
[3Y - 5Y]					0	0		26	
[5Y - 10Y]					0	0		-12	
[10Y - more]					0	0			
Total	25	0	25	0	0	0	17		

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		30		30	0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		30	0	30	0	0	0	0	0
[0 - 3M]	Luxembourg	13		13	0	0			
[3M - 1Y]		16		16	0	0	1		
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		29	0	29	0	0	1	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	0		0	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]		80		80	0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]		133		133	0	0			
[5Y - 10Y]		103		103	0	0			
[10Y - more]		6		6	0	0			
Total		321	0	321	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Poland	0		0	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		25		25	0	0			
[3Y - 5Y]		26		26	0	0			
[5Y - 10Y]		263		263	0	0			
[10Y - more]					0	0			
Total		314	0	314	0	0	0	10	
[0 - 3M]	Portugal				0	0			
[3M - 1Y]		177		177	0	0	2	20	
[1Y - 2Y]		3		3	0	0	3	-2	
[2Y - 3Y]		50		50	0	0		11	
[3Y - 5Y]		75	75	75	0	0		27	
[5Y - 10Y]					0	0		10	
[10Y - more]		50		50	0	0			
Total		355	75	355	0	5	0	66	

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	1		1	0	0			16
[3M - 1Y]		56		56	0	0	1		
[1Y - 2Y]		1		1	0	0	1		-20
[2Y - 3Y]		10		10	0	0			18
[3Y - 5Y]		21		21	0	0			8
[5Y - 10Y]		32		32	0	0	1		8
[10Y - more]					0	0			
Total		121	0	121	0	0	3	0	30
[0 - 3M]	Slovenia				0	0			
[3M - 1Y]		17		13	0	0	13		
[1Y - 2Y]					0	0			-10
[2Y - 3Y]					0	0			13
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]		23		23	0	0			
Total		40	0	36	0	0	13	0	3
[0 - 3M]	Spain	1		1	0	0			
[3M - 1Y]		200	145	200	0	0			
[1Y - 2Y]		521		521	0	0			
[2Y - 3Y]		602	17	602	0	0			
[3Y - 5Y]		285		285	0	0			
[5Y - 10Y]		562	206	562	0	0			
[10Y - more]		885	50	885	0	0			
Total		3.056	418	3.056	0	0	0	0	0

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden				0	0			
[3M - 1Y]		6		2	0	0	2	1	
[1Y - 2Y]					0	0		8	
[2Y - 3Y]		1		1	0	0	1		
[3Y - 5Y]		18		18	0	0	18	-1	
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		25	0	21	0	0	21	0	
[0 - 3M]	United Kingdom	0	0	0	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]		4		4	0	0			
[5Y - 10Y]		2		2	0	0			
[10Y - more]		14		14	0	0			
Total		20	0	20	0	0	0	0	
[0 - 3M]	Australia	6	6	6	0	0			
[3M - 1Y]					0	0		-3	
[1Y - 2Y]					0	0		-5	
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0		-2	
[5Y - 10Y]					0	0		16	
[10Y - more]					0	0			
Total		6	6	6	0	0	0	6	
[0 - 3M]	Canada	10	10	10	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		10		10	0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]		21		21	0	0			
[10Y - more]		308		308	0	0			
Total		349	10	349	0	0	0	0	

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	6	0	6	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		6	0	6	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	
[1Y - 2Y]			0	0	0	0	0	0	
[2Y - 3Y]			0	0	0	0	0	0	
[3Y - 5Y]			0	0	0	0	0	0	
[5Y - 10Y]			0	0	0	0	0	0	
[10Y - more]			0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	U.S.	36	7	36	0	0			
[3M - 1Y]			1	1	0	0			
[1Y - 2Y]			9		9	0	0		
[2Y - 3Y]			3		3	0	0		
[3Y - 5Y]			2		2	0	0		
[5Y - 10Y]			91		91	0	0		
[10Y - more]			84		84	0	0		
Total		226	7	226	0	0	0	33	
[0 - 3M]	Switzerland				0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]			24	24	24	0	0		
[3Y - 5Y]						0	0		
[5Y - 10Y]			85	85	85	0	0		
[10Y - more]			122	122	122	0	0		
Total		231	231	231	0	0	0	24	

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA				0	0			
[3M - 1Y]		15		15	0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0		18	
[10Y - more]					0	0			
Total		15	0	15	0	0	0	18	
[0 - 3M]	Other Central and eastern Europe countries non EEA				0	0			
[3M - 1Y]		1	1	1	0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		7	7	7	0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]		5	5	5	0	0			
[10Y - more]					0	0			
Total		13	13	13	0	0	0	0	
[0 - 3M]	Middle East	1	1	1	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		1	1	1	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean				0	0			
[3M - 1Y]					0	0		14	
[1Y - 2Y]					0	0		-8	
[2Y - 3Y]					0	0		9	
[3Y - 5Y]		15	15	15	0	0		-8	
[5Y - 10Y]					0	0		8	
[10Y - more]		11		11	0	0			
Total		26	15	26	0	0	0	15	

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

as of 30 June 2013

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa				0	0			
[3M - 1Y]		1	1	1	0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]		3	3	3	0	0			
[3Y - 5Y]		11	11	11	0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		15	15	15	0	0	0	0	
[0 - 3M]	Others				0	0		-2	
[3M - 1Y]					0	0		4	
[1Y - 2Y]					0	0		4	
[2Y - 3Y]					0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more]		3		3	0	0			
Total		3	0	3	0	0	0	6	
TOTAL EEA 30		38.474	13.320	38.241	0	0	949	685	428

Notes and definitions

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

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

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

Explanatory footnotes

6. RWA

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

	31.12.2012	30.06.2013
RWA for credit risk	72.837	70.912
RWA Securitisation and re-securitisations	6.300	5.750
RWA Other credit risk	66.537	65.162
RWA for market risk	8.063	7.638
RWA for operational risk	8.450	8.563
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	89.350	87.113

Explanatory footnotes