31/12/2	012	30/06/2	2013	References to COREP reporting
Million EUR	% RWA	Million EUR	% RWA	References to COREF reporting
6,666		6,014		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
-150		-316		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
-364		-604		COREP CA 1.3.T1* (negative amount)
-242		-104		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
6,302	10.3%	5,410	9.2%	
2,178		2,178		Paid up ordinary shares subscribed by government
0		0		EBA/REC/2011/1
1,818		1,818		
8,120	13.3%	7,228	12.3%	
93		92		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
8,213	13.5%	7,320	12.4%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
60,924		58,926		
0		0		Articles 26(1) point (c) and 26(2) of CRR
0		0		Article 84 of CRR
1,640		1,712		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
878		941		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
533		493		Articles 381 to 386 of CRR
	6,666 -150 -364 -242 6,302 2,178 0 1,818 8,120 93 8,213 60,924 0 0 1,640 878	6,666 -150 -364  -242 6,302 10.3%  2,178 0 1,818  8,120 13.3%  93  8,213 13.5% 60,924  0 0 1,640 878	Million EUR         % RWA         Million EUR           6,666         6,014           -150         -316           -364         -604           -242         -104           6,302         10.3%         5,410           2,178         0         0           1,818         1,818           8,120         13.3%         7,228           93         92           8,213         13.5%         7,320           60,924         58,926           0         0         0           0         0         0           1,640         1,712         941	Million EUR         % RWA         Million EUR         % RWA           6,666         6,014         -316         -316         -604           -364         -604         -104         -604         -104         -242         -104         9.2%         2,178         0         0         0         1,818         1,818         1,818         12.3%         12.3%         12.3%         93         92         12.4%         60,924         58,926         12.4%         60,924         58,926         17.712         17.712         878         941         942         941

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

# **Explanatory footnotes**

RWA above reflect a calculation of risk weighted assets based on a minimum of 100% of Basel I levels.

		1 TV 0/ ** /		Exp	osure values (as c	of 31/12/2012	2) **				RWA (as of 31/	12/2012) **				/alue adjus	tments and provision	ons (as of 31/12/2012) **	
outerparty countries		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA		F-IRB		A-IRI	3	STA		F-IRE		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 D	efaulted Non-defaulted	d Default
	Central banks and central governments		-	-	-	-	20,886	-	-	-	-	-	25	-		-		-	
	Institutions		10,786	24	-	-	-	-	2,100	-	-	-	-	-		-		-	
	Corporates		24,638	7,340	-	-	6,405	3,054	25,175	-	-	-	6,271	3,864		2,349		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail		-	-	50,949	4,927	2,078	18	-	-	9,524	-	1,553	22		-		1,785	
	Retail - Secured on real estate property	92.0%	-	-	47,520	4,332	-	-	-	-	7,573	-	-	-		-		1,441	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
BANK OF IRELAND	Retail - Secured on real estate property - Of Which: non-SME	92.0%	-	-	47,520	4,332	-	-	-	-	7,573	-	-	-		-		1,441	
	Retail - Qualifying Revolving		-	-	1,527	84	453	13	-	-	355	-	340	17		-		37 ////////////////////////////////////	
	Retail - Other Retail		-	-	1,902	511	1,625	5	-	-	1,596	-	1,213	5		-		307	
	Retail - Other Retail - Of Which: SME		-	-	1,398	351	-	-	-	-	1,049	-	-	-		-		189 ////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	504	160	1,625	5	-	-	547	-	1,213	5		-		118 ///////////////////////////////////	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Securitisation		718	-	-	-	-	-	425	-	-	-	-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	3,265	-	-	-	-	-	2,914	-		-		-	
	TOTAL		36,142	7,364	50,949	4,927	32,634	3,072	27,700	0	9,524	0	10,763	3,886	147	2,349	189	1,785 7	78
	Securitisation and re-securitisations positions deducted from capital *		-	57	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	

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> ) ( 0 ( ** ( (		Expos	ure values (as	of 31/12/201	2) **	_			RWA (as of 31	/12/2012) **				Value adjus	stments and provi	sions (as o	i 31/12/2012) **	
arty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRI	В	STA		F-IRB	3	A-IR	В	STA		F-IR	В	A-IRB		S	TA
		, in the second second	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted [	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defa
	Central banks and central governments		-	-	-	-	11,435	-	-	-	-	-	25	-		-		-		
	Institutions		915	-	-	-	-	-	160	-	-	-	-	-		-		-		
	Corporates		9,984	4,161	-	-	3,393	2,107	10,167	-	-	-	3,411	2,647		1,521		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail		-	-	26,065	4,084	552	-	-	-	7,189	-	409	-		-		1,669		
	Retail - Secured on real estate property	108.0%	-	-	22,637	3,491	-	-	-	-	5,238	-	-	-		-		1,325		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: non-SME	108.0%	-	-	22,637	3,491	-	-	-	-	5,238	-	-	-		-		1,325		<u>//                                   </u>
Ireland	Retail - Qualifying Revolving		-	-	1,527	83	-	-	-	-	355	-	-	-		-		37		
	Retail - Other Retail		-	-	1,901	510	552	-	-	-	1,596	-	409	-		-		307		
	Retail - Other Retail - Of Which: SME		-	-	1,397	350	-	-	-	-	1,049	-	-	-		-		189		
	Retail - Other Retail - Of Which: non-SME		-	-	504	160	552	-	-	-	547	-	409	-		-		118		
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	2,721	-	-	-	-	-	2,552	-		-		-		
	TOTAL		10,899	4,161	26,065	4,084	18,101	2,107	10,327	0	7,189	0	6,397	2,647	82	1,521	164	1,669	64	4
	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

				Expos	sure values (as	of 31/12/2012)	**				RWA (as of 31/12/2	012) **				Value adjus	tments and provision	ons (as of 31/12/2012) **	
nterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA		F-IRE	3	A-IRB		STA		F-IR	В	A-IRB	ST	ΤА
		,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	faulted No	n-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted Non-defaulted	Г
	Central banks and central governments		-	-	-	-	9,218	-	-	-	-	-	-	-		-		-	
	Institutions		5,486	-	-	-	-	-	1,103	-	-	-	-	-		-		-	
	Corporates		9,804	2,848	-	-	2,180	947	9,896	-	-	-	2,044	1,217		736		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- (////////////////////////////////////	
	Retail		-	-	24,883	841	1,506	18	-	-	2,335	-	1,130	22		-		116	
	Retail - Secured on real estate property	76.0%	-	-	24,883	841	-	-	-	-	2,335	-	-	-		-		116	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	76.0%	1	-	24,883	841	-	-	-	-	2,335	-	-	-		-		116	
Officea Kingaom	Retail - Qualifying Revolving		1	-	-	-	453	13	-	-	-	-	340	17		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	1,053	5	-	-	-	-	790	5		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1,053	5	-	-	-	-	790	5		-		- /////////////////////////////////////	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Securitisation		ı	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	543	-	-	-	-	-	354	-		-		-	
	TOTAL		15,290	2,848	24,883	841	13,447	965	10,999	0	2,335	0	3,528	1,239	65	736	25	116 14	4
	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 = 1/0/ ** /		Exposi	ure values (as o	of 31/12/2012	2) **				RWA (as of 31/	12/2012) **			Val	ue adjustments and	provisions (a	as of 31/12/2012) **
y Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		ST	١	F-IRB		A-IRE	3	STA		F-IRB		A-IRB	STA
			Non-defaulted	Defaulted I	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted Non-defau	lted Default	ted Non-defaulted [
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-
	Corporates - Of Which: SME  Retail				-		-	-	-	-	-	-	-	-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	_	-	-	-	-	-	-	-		- /////////////////////////////////////		- (////////////////////////////////////
	Retail - Qualifying Revolving  Retail - Other Retail				-	-	<u>-</u>	-	-	-	-	-	-	-		<u>-</u>		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		- (////////////////////////////////////		- (////////////////////////////////////
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		- /////////////////////////////////////		- (////////////////////////////////////
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		- /////////////////////////////////////		- /////////////////////////////////////
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		- /////////////////////////////////////		-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 0	-
	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

		. = 1/0/ ** /		Exposure values (a	as of 31/12/2012) **				RWA (as of 31/12/2012)	**		Value adjustments and provision	ns (as of 31/12/2012) **
arty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB	<b>A</b> -	RB	STA	F-I	RB	A-IRB	STA	F-II	RB A-IRB	STA
			Non-defaulted D	efaulted Non-defaulte	d Defaulted No	n-defaulted Defaul	ed Non-defaulted	d Defaulted	Non-defaulted Defaulte	ed Non-defaulted I	Defaulted Non-defaulted	Defaulted Non-defaulted De	faulted Non-defaulted
	Central banks and central governments		-	-		-	-		-		-	-	-
	Institutions		-	-		-	-		-		-	-	-
	Corporates		-	-		-	-		-		-	-	-
	Corporates - Of Which: Specialised Lending		-	-		-	-		-		- (////////////////////////////////////	- \	-
	Corporates - Of Which: SME		-	-		-	-		-		- /////////////////////////////////////	- \	- (////////////////////////////////////
	Retail		-	-		-	-		-	-	- /////////////////////////////////////	- \	-
	Retail - Secured on real estate property	0.0%	-	-		-	-		-		- /////////////////////////////////////	- \	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-		-		- (////////////////////////////////////	- \	- (////////////////////////////////////
#N/A	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0.0%				-	-						- /////////////////////////////////////
	Retail - Other Retail		-	-		-	-		-		-	-	-
	Retail - Other Retail - Of Which: SME		-	-		-	-		-		- /////////////////////////////////////	- (////////////////////////////////////	-
	Retail - Other Retail - Of Which: non-SME  Equity		-	-			-		-		- /////////////////////////////////////	- \(\ldots\)	- (////////////////////////////////////
	Securitisation			-			-				- "		-
	Other non-credit obligation assets		-	-		-	-		-		-	-	-
	TOTAL		0	0 0	0	0 0	0	0	0 0	0	0	- 0 -	0 -
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-		-		- /////////////////////////////////////	-	- /////////////////////////////////////

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 71/0/ ** (		Ехр	osure values (as	of 31/12/201	2) **				RWA (as of 31	1/12/2012) **				Value adjus	tments and provisio	ns (as of 31/12/2012) *	*
nterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRE		ST <i>A</i>	1	F-IR	В	A-IR	RB	STA	,	F-IRI	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 De	faulted Non-defaulte	ed Default
	Central banks and central governments		-	-	- [	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: SME		-		-	-	-	-	<del>                                     </del>	<del>  -</del>	-	-	-	-		-		- /////////////////////////////////////	
	Retail		-	-	-	-	-	-	-	<del>                                     </del>	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Secured on real estate property	0.0%	-	-	-		-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- (////////////////////////////////////	
#N/A	Retail - Qualifying Revolving	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- (////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME  Equity		-		-		-	-	<u> </u>	<del>                                     </del>	-	+	-	-		-		- <u>'</u>	
	Securitisation		-	_	-		_	_	-	<del>                                     </del>	_	+ -	-	_		_		- "	
	Other non-credit obligation assets		-	-	-	-		-		-		-		-		_		-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	- (
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	_	-	_	_	_	_	-	-	_		_		- /////////////////////////////////////	

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

		1 TV 0/ ** /		Exposure	values (as of 31	l/12/2012) **				RWA (as of 31/1	2/2012) **			Value adjus	tments and provision	s (as of 31/12/2012) **	
party Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRE	В	A-IRB		STA	F-IR	В	A-IRB		STA	F-II	RB	A-IRB	STA	A
			Non-defaulted	Defaulted Non-	-defaulted Def	faulted Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulted	Defaulted	Non-defaulted Def	aulted Non-defaulted	De
	Central banks and central governments		-	-	-	-		-	-	-	-	-	-	-		-	
	Institutions		-	-	-	-		-	-	-	-	-	-	-		-	
	Corporates		-	-	-	-		-	-	-	-	-	-	-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-	-	-		-	
	Corporates - Of Which: SME		-	-	-	-		-	-	-	-	-	- (////////////////////////////////////	-		- /////////////////////////////////////	1
	Retail		-	-	-	-		-	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	1_
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-	-	-	-	-	-		-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-	-	-	-	-		-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-		-	-	-	-	-	- (////////////////////////////////////	-		-	
	Retail - Qualifying Revolving		-	-	-	-		-	-	-	-	-	- (////////////////////////////////////	<u>-</u>		- (////////////////////////////////////	1
	Retail - Other Retail		-	-	-	-		-	-	-	-	-	- (////////////////////////////////////	-		- (////////////////////////////////////	<u>}</u>
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME		-	-		-		-		-			<u>- '////////////////////////////////////</u>	- -		- <b>////////////////////////////////////</b>	+
	Equity		-	-	-	-		-	-	-	-	-	-	-		-	
	Securitisation		-	-	-	-		-	-	-	-	-	-	-		-	
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-	-	-		-	
	TOTAL		0	0	0	0 0	0	0	0	0	0	0	0	0	-	0 -	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-		-	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	

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/ **/	Expo	osure values (as of	f 31/12/2 <mark>0</mark> 12	2) **		RWA (as of 31	/12/2012) **		Value ad	justments and provision	ons (as of 31/12/2012) **	
party Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB		STA	F-IRB	A-IR	В	STA	F-IRB	A-IRB	STA	
		ĺ	Non-defaulted Defaulted	Non-defaulted [	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-def	aulted Defaulted	Non-defaulted Default	ed Non-defaulted D	efaulted Non-defaulted I	Defa
	Central banks and central governments			-	-			-	-			-	-	
	Institutions			-	-			-	-			-	-	
	Corporates			-	-			-	-			-	-	
	Corporates - Of Which: Specialised Lending			-	-			-	-			-	-	
	Corporates - Of Which: SME			-	-			-	-			- (////////////////////////////////////	- /////////////////////////////////////	
	Retail			-	-			-	-			-	-	
	Retail - Secured on real estate property	0.0%		-	-			-	-			-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-			-	-			-	-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-	-			-	-			-	-	
	Retail - Qualifying Revolving			-	-			-	-			-	- /////////////////////////////////////	
	Retail - Other Retail			-	-			-	-			-	-	
	Retail - Other Retail - Of Which: SME			-	-			-	-			- /////////////////////////////////////	-	
	Retail - Other Retail - Of Which: non-SME			-	-			-	-			- (////////////////////////////////////	- /////////////////////////////////////	
	Equity			-	-		-   -	-	-			- (////////////////////////////////////	-	
	Securitisation			-	-			-	-			-	-	
	Other non-credit obligation assets			-	-			-	-			-	-	
	TOTAL		0 0	0	0	0 0	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

IE038

Exposure values (as of 31/12/2012) \*\* RWA (as of 31/12/2012) \*\* Value adjustments and provisions (as of 31/12/2012) \*\* LTV % \*\* (as of Counterparty Country (1) F-IRB A-IRB STA F-IRB A-IRB STA F-IRB A-IRB STA 31/12/2012) Non-defaulted Defaulted Non-defaulted Defaulted Defaulte Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property 0.0% Retail - Secured on real estate property - Of Which: SME 0.0% Retail - Secured on real estate property - Of Which: non-SME 0.0% #N/A Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL 0 0 0 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

		1 = 1 0 ( + 1 )		oosure values (as of 31/1	2/2012) **		RWA (as of 31/12/2012) **	Value ad	ustments and provisions	(as of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB ST.		A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defau	Ited Non-defaulted Defaulted	l Non-defaulted Default	ted Non-defaulted Defaulted Non-defaulted	Defaulted Non-defaulted Defaulte	d Non-defaulted Defa	ulted Non-defaulted Defaulted
	Central banks and central governments		-	-				-	-	-
	Institutions		-					-	-	-
	Corporates		-					-	-	
	Corporates - Of Which: Specialised Lending		-			-   -		-	-	
	Corporates - Of Which: SME		-			-   -		-	-	
	Retail		-					-	-	-
	Retail - Secured on real estate property	0.0%	-					-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-					-	-	-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-					-	-	
#IVA	Retail - Qualifying Revolving		-					-	-	
	Retail - Other Retail		-					-	-	
	Retail - Other Retail - Of Which: SME		-					-	-	
	Retail - Other Retail - Of Which: non-SME		-					-	-	
	Equity		-					-	-	
	Securitisation		-					-	-	
	Other non-credit obligation assets		-					- (////////////////////////////////////	-	-
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0 - 0	-	0 - 0
	Securitisation and re-securitisations positions deducted from capital *		-					-	-	-

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

				osure values (as of 31/12/201	2) **		RWA (as of 31/12/2012) **		Value adjus	stments and provision	ns (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
		o,	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted No	on-defaulted Defaulted	Non-defaulted Def	faulted Non-defaulted Defaulted
	Central banks and central governments								-		-
	Institutions								-		-
	Corporates								-		-
	Corporates - Of Which: Specialised Lending							//////	-		-
	Corporates - Of Which: SME								-		-
	Retail								-		-
	Retail - Secured on real estate property	0.0%							-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%							-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%							-		-
#N/A	Retail - Qualifying Revolving								-		-
	Retail - Other Retail								-		-
	Retail - Other Retail - Of Which: SME								-		-
	Retail - Other Retail - Of Which: non-SME								-		-
	Equity							-	-		-
	Securitisation								-		-
	Other non-credit obligation assets								-		-
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	-	0 - 0
	Securitisation and re-securitisations positions deducted from capital *								-		-

Notes and definitions

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

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

\*\* As explained in the Guidelines

as of 30 June 2013

				Exposu	ıre values (as	of 30/06/2013) **	·				RWA (as of 30/06/	2013) **				Value adjus	tments and provisi	ions (as of 30/06/2013) **	
terparty countries		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IRI	В	STA		F-IRE	3	A-IRB		STA		F-IRI	В	A-IRB	s	STA
		ĺ	Non-defaulted	Defaulted N	Non-defaulted	Defaulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted No	n-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	Defaulted Non-defaulted	d D€
	Central banks and central governments		-	-	-	-	18,045	-	-	-	-	-	30	-		-		-	
	Institutions		8,474	27	-	-	-	-	1,537	-	-	-	-	-		-		-	
	Corporates		22,201	7,795	-	-	5,980	2,624	21,943	-	-	-	5,722	3,265		2,576		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail		-	-	48,431	5,090	2,060	15	-	-	9,023	-	1,540	19		-		1,981	
	Retail - Secured on real estate property	91.0%	-	-	45,072	4,504	-	-	-	-	7,143	-	-	-		-		1,628	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
BANK OF IRELAND	Retail - Secured on real estate property - Of Which: non-SME	91.0%	-	-	45,072	4,504	-	-	-	-	7,143	-	-	-		-		1,628	
	Retail - Qualifying Revolving		-	-	1,506	83	429	11	-	-	350	-	321	15		-		37	
	Retail - Other Retail		-	-	1,853	503	1,631	4	-	-	1,530	-	1,219	4		-		316	
	Retail - Other Retail - Of Which: SME		-	-	1,414	359	-	-	-	-	1,055	-	-	-		-		198	
	Retail - Other Retail - Of Which: non-SME		-	-	439	144	1,631	4	-	-	475	-	1,219	4		-		118	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- \$\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
	Securitisation		565	-	-	-	-	-	515	-	-	-	-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	3,166	-	-	-	-	-	2,826	-		-		-	
	TOTAL		31,240	7,822	48,431	5,090	29,251	2,639	23,995	0	9,023	0	10,118	3,284	126	2,576	238	1,981 64	54
	Securitisation and re-securitisations positions deducted from capital *		-	24	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	

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> 1/0/ **/		Expo	sure values (as o	of 30/06/2013)	*				RWA (as of 30/	06/2013) **			V	/alue adjustments	and provision	s (as of 30/06/2013) **	
rty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	3	STA		F-IRB	į	A-IRE	3	STA		F-IRB		A-IRB	5	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted N	on-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted Non-	defaulted Def	aulted Non-defaulted	d Defa
	Central banks and central governments		-	-	-	-	12,287	-	-	-	-	-	30	-		-		-	
	Institutions		846	-	-	-	-	-	147	-	-	-	-	-		-		-	
	Corporates		9,540	4,526	-	-	3,149	1,947	9,119	-	-	-	3,109	2,405		1,732		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		- ///////		-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail		-	-	25,526	4,313	582	-	-	-	6,867	-	432	-		-		1,859	
	Retail - Secured on real estate property	107.0%	-	-	22,167	3,727	-	-	-	-	4,987	-	-	-		- ///////		1,506	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		- ///////		- /////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: non-SME	107.0%	-	-	22,167	3,727	-	-	-	-	4,987	-	-	-		- ///////		1,506	
Ireland	Retail - Qualifying Revolving		-	-	1,506	83	-	-	-	-	350	-	-	-		- ///////		37	
	Retail - Other Retail		-	-	1,853	503	582	-	-	-	1,530	-	432	-		-		316	
	Retail - Other Retail - Of Which: SME		-	-	1,414	359	-	-	-	-	1,055	-	-	-		-		198	
	Retail - Other Retail - Of Which: non-SME		-	-	439	144	582	-	-	-	475	-	432	-		- ///////		118	
	Equity		-	1	-	-	-	-	-	-	-	-	-	-		-		-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	2,603	-		-	-	-	2,439	-		-		-	
	TOTAL		10,386	4,526	25,526	4,313	18,621	1,947	9,266	0	6,867	0	6,010	2,405	63	1,732	211	1,859 5	52
	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

				Ехр	osure values (as of 3	30/06/2013	3) **				RWA (as of 30/	06/2013) **			,	Value adjus	stments and prov	visions (as	of 30/06/2013) **	
unterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB		A-IRE	3	STA		F-IRE	3	A-IR	В	Sī	TA
		,	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	d Non-defaulted	l Defaulte
	Central banks and central governments		-	-	-	-	5,546	-	-	-	-	-	-	-		-			-	
	Institutions		4,025	-	-	-	-	-	769	-	-	-	-	-		-			-	
	Corporates		8,348	2,938	-	-	2,144	673	8,350	-	-	-	1,927	856	5	746	5		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-			-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-			-	
	Retail		-	-	22,904	777	1,473	15	-	-	2,156	-	1,104	19		-		12	.2	
	Retail - Secured on real estate property	74.0%	-	-	22,904	777	-	-	-	-	2,156	-	-	-		-		12	.2	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-			-	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	74.0%	-	-	22,904	777	-	-	-	-	2,156	-	-	-		•		12	2	
Officea Kingaoin	Retail - Qualifying Revolving		-	-	-	-	426	11	-	-	-	-	319	15		-			- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	1,047	4	-	-	-	-	785	4		-			-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-			- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1,047	4	-	-	-	-	785	4	· <i>((((((((((((((((((((((((((((((((((((</i>	-			<u>- (////////////////////////////////////</u>	<u></u>
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-			- (////////////////////////////////////	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-			-	
	Other non-credit obligation assets		-	-	-	-	558	-	-	-	-	-	382	-		-			-	
	TOTAL		12,373	2,938	22,904	777	9,721	688	9,119	0	2,156	0	3,413	875	63	746	27	12	22 12	2
	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/ ++ /		Expo	osure values (as of	30/06/2013	3) **				RWA (as of 30	0/06/2013) **				Value adjus	tments and provisior	s (as of 30/06/2013) **	*
nterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRE	3	A-IR	В	STA		F-IRE	3	A-IRB	٤	STA
			Non-defaulted De	efaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	aulted Non-defaulted	d Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
#N/A	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1	-	-	-	-	-	-	-		ı		-	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-	

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 30 June 2013

		LTV 0/ ++ /		Exposu	re values (as	of 30/06/2013) **				F	RWA (as of 30/06	/2013) **			,	Value adjus	tments and provisior	ns (as of 30/06/2013) **	
terparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRE	В	STA		F-IRB		A-IRB		STA		F-IRE	3	A-IRB	s	STA
			Non-defaulted	Defaulted N	lon-defaulted	Defaulted Non-	defaulted Defa	lted Non-c	lefaulted De	faulted N	Non-defaulted [	Defaulted N	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	faulted Non-defaulted	d [
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	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%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
πινια	Retail - Qualifying Revolving		-	-	-	-	-	-	-		-	-	-	-		-		<u>-                                    </u>	
	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		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	TOTAL		0	0	0	0	0		0	0	0	0	0	0	-	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	

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

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

		1 = 11 0/ ** /		Exposure values (a	s of 30/06/20 <sup>-</sup>	l3) **				RWA (as of 30	0/06/2013) **				/alue adjus	tments and provisions	(as of 30/06/2013) **	
terparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A-II	₹В	STA		F-IRE	3	A-IR	₹B	STA		F-IRB		A-IRB	s	TA
			Non-defaulted Default	ed Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted No	on-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulted	Defaul
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-			-	-	-	-	-	-	-	-		-		-	
	Corporates		-			-	-	-	-	-	-	-	- /////		-		-	
	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%	-	-	.   -	-	-	-	-	-	-	-	- /////		-		-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-			-	-	-	-	-	-	-	- /////		-		- /////////////////////////////////////	
#IN/A	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	- /////		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	.   -	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	- /////		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-	-	-	- /////		-		- /////////////////////////////////////	
	Equity		-		-	-	-	-	-	-	-	-	-		-		-	
	Securitisation		-			-	-	-	1	-	-	-	-		-		-	
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-	-		-		-	
	TOTAL		0 0	0	0	0	0	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

as of 30 June 2013

		. =		Exposure values (as	s of 30/06/2013) **				RWA (as of 30/0	6/2013) **			,	Value adjustm	nents and provis	ions (as of 30/06/201	3) **
nterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A-IF	RB	STA	F-IR	В	A-IRB		STA		F-IRE	3	A-IRB		STA
			Non-defaulted Defaul	ed Non-defaulted	Defaulted Non-c	efaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defa	ulted Defa
	Central banks and central governments		-		-	-		-	-	-	-	-		-		-	
	Institutions		-		-	-		-	-	-	-	-		-		-	
	Corporates		-		-	-		-	-	-	-	-		-		-	
	Corporates - Of Which: Specialised Lending		-		-	-		-	-	-	-	-		-		-	
	Corporates - Of Which: SME		-		-	-		-	-	-	-	-		-		- /////////////////////////////////////	
	Retail		-		-	-		-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Secured on real estate property	0.0%	-		-	-		-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-	-		-	-	-	-	-		-		-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-		-	-	-	-	-		-		-	
<i></i>	Retail - Qualifying Revolving		-		-	-		-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail		-		-	-	-   -	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: SME		-		-	-		-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-		-	-		-	-	-	-	-		-		- /////////////////////////////////////	
	Equity		-		-	-	-   -	-	-	-	-	-		-		- /////////////////////////////////////	
	Securitisation		-		-	-		-	-	-	-	-		-		-	
	Other non-credit obligation assets		-			-		-	-	-	-	-		-		-	
	TOTAL		0 0	0	0	0 0	0	0	0	0	0	0	•	0	-	0	-
	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/ ** / 5		Ехр	osure values (as of	30/06/2013)	**				RWA (as of 30	/06/2013) **			,	Value adjus	tments and provision	s (as of 30/06/2013) **	ŧ
ounterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA		F-IRB		A-IR	В	STA	١	F-IRE	3	A-IRB	\$	STA
			Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted [	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	faulted Non-defaulte	d Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Securitisation			-		-	[	-			-	-	-			-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	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

		TV 0/ ** 4		Exp	osure values (a	s of 30/06/2013)	**				RWA (as of 30	/06/2013) **				Value adjus	tments and provis	ions (as of 30/06/2013) <sup>*</sup>	**
erparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-	IRB	A-IF	RB	STA		F-IRB		A-IR	В	STA	4	F-IR	В	A-IRB		STA
			Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulte	ted Defaul
	Central banks and central governments				-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions				-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates				-	-	-	-	-	-	-	- 1	-	-		-		-	
	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%			-	-	-	-	-	-	-	-	-	-		-		-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-	-	-	-	-	-	-	-	-	-		-		- \( \)	
	Retail - Qualifying Revolving				-	-	-	-	-		-	-	-	-		-		<u> </u>	
	Retail - Other Retail				-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME				-	-	-	-	-	-	-	-	-	-		-		- \	
	Retail - Other Retail - Of Which: non-SME				-	-	-	-	-		-	-	-	-		-		<u> </u>	
	Equity				-	-	-	-	-	-	<del>-</del>	-	<u>-</u>	-		-		- (////////////////////////////////////	
	Securitisation				-	-	-	-	-	-	-	-	-	-		-		<u>-                                    </u>	
	Other non-credit obligation assets				-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *				-	-	-	-	-	-	_	_	-	_		-		- /////////////////////////////////////	

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

				Exposure values	(as of 30/06/201	3) **				RWA (as of 30	/06/2013) **			Value a	adjustments and provision	ns (as of 30/06/2013) **	*
ounterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A	-IRB	STA		F-IRE	3	A-IR	В	STA		F-IRB	A-IRB	\$	STA
			Non-defaulted Defa	aulted Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-de	aulted Defau	ulted Non-defaulted De	faulted Non-defaulte	ed Defaulte
	Central banks and central governments		-	-		-	-	-	-	-	-	-	-		-	-	
	Institutions		-	-		-	-	-	-	-	-	-	-		-	-	
	Corporates		-	-		-	-	-	-	-	-	-	-		-	-	
	Corporates - Of Which: Specialised Lending		-	-		-	-	-	-	-	-	-	-		-	-	
	Corporates - Of Which: SME		-	-		-	-	-	-	1	-	-	-		-	-	
	Retail		-	-		-	-	-	-	-	-	-	-		-	-	
	Retail - Secured on real estate property	0.0%	-	-		-	-	-	-	-	-	-	-		-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-	-	-	-	-	-	-		-	-	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-	-	-	-	-	-	-	-		-	- /////////////////////////////////////	
"""	Retail - Qualifying Revolving		-	-		-	-	-	-	-	-	-	-		-	-	
	Retail - Other Retail		-	-		-	-	-	-	-	-	-	-		-	-	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-	-	-	-	-	-		-	-	
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-	-	-	-		-	-	
	Equity		-	-		-	-	-	-	-	-	-	-		-	- /////////////////////////////////////	
	Securitisation		-	-		-	-	-	-	-	-	-	-		-	-	
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-	-		-	-	
	TOTAL		0	0 0	0	0	0	0	0	0	0	0	0	- (	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-	-	-	-	-	-	-		-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: 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

				Exposure values (as of 30/06/2	013) **		RWA (as of 30/06/2013) **		Value	adjustments and provision	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-IRB	STA	F-IRB	A-IRB	STA
		,	Non-defaulted Defau	ted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defa	aulted Non-defaulted De	efaulted Non-defaulted Defa
	Central banks and central governments		-						-	-	-
	Institutions		-						-	-	-
	Corporates		-						-	-	-
	Corporates - Of Which: Specialised Lending		-						-	-	-
	Corporates - Of Which: SME		-					-	-	-	-
	Retail		-						-	-	-
	Retail - Secured on real estate property	0.0%	-						-	-	- /////////////////////////////////////
	Retail - Secured on real estate property - Of Which: SME	0.0%	-					-	-	- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-					-	- (////////////////////////////////////	- /////////////////////////////////////	-
#N/A	Retail - Qualifying Revolving		-					-	-	-	- /////////////////////////////////////
	Retail - Other Retail		-					-	-	-	-
	Retail - Other Retail - Of Which: SME		-						-	-	-
	Retail - Other Retail - Of Which: non-SME		-						-	-	- /////////////////////////////////////
	Equity		-				.   -   .	-   -	-	-	-
	Securitisation		-					-	-	-	-
	Other non-credit obligation assets		-				.   .   .		-	-	-
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	-	0	0 -
	Securitisation and re-securitisations positions deducted from capital *		-						-	- (////////////////////////////////////	-

# **Explanatory footnotes**

The Group's exposure to senior bonds issued by the National Asset Management Agency (NAMA) are included under 'Central banks and general governments'

The Corporates exposure class includes property and construction exposures as well as non-property exposures to SMEs and corporates

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

IE038 BANK OF IRELAND

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	775	589
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	775	589

# **Explanatory footnotes**

The exposure values provided above represent positions purchased by the Group in external securitisations

## 4. MARKET RISK

IE038 BANK OF IRELAND

(in million Euro)

	31/12	/2012	30/06	/2013
	TOTAL RISK AMO	EXPOSURE UNT	TOTAI EXPOSURI	RISK E AMOUNT
	SA	IM	SA	IM
Traded Debt Instruments	848	0	873	0
TDI - General risk	828	0	849	0
TDI - Specific risk	20	0	24	0
Equities	0	0	0	0
Equities - General risk	0	0	0	0
Equities - Specific risk	0	0	0	0
Foreign exchange risk	192	0	159	0
Commodities risk	0	0	0	0

**Explanatory footnotes** 

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

as of 31 December 2012

(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 de  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 ]	Austria	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		205 <b>205</b>	0	205 <b>205</b>	0 <b>0</b>	205 <b>205</b>	0 <b>0</b>	0	0 <b>0</b>
[ 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 ]	Б	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Belgium	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 ]	Bulgaria	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 ]	Cyrorus	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(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]	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]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Denmark	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 ]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	LSiOilla	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 ]	-	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]	Finland	56	0	56	56	0	0	0	0
[5Y - 10Y]	1	24	0	24	0	0	24	0	0
[10Y - more ]	]	0	0	0	0	0	0	0	0
Total		80	0	80	56	0	24	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 deline is a maturity matching)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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]		10	0	10	10	0	0	0	0
[ 2Y - 3Y ]	France	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0 325	0	0 325	0 0	0 325	0	0	0
Total		335	0	335	10	325	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 ]	Germany	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Germany	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	_	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 ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y ]	· 9,	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0 <b>0</b>	0	0 <b>0</b>	0 <b>0</b>	0	0
Total		0	0	U	0	U	U	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 de 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 ]	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 ]		51	0	51	51	0	0	0	0
[1Y - 2Y]		327	0	327	327	0	0	1	0
[ 2Y - 3Y ]	Ireland	1,408	0	1,408	1,408	0	0	0	0
[3Y - 5Y ]	irelatiu	2,696	0	2,696	2,619	77	0	0	0
[5Y - 10Y ]		1,114	0	1,114	1,015	99	0	0	0
[10Y - more ]		53	0	53	0	53	0	0	0
Total		5,649	0	5,649	5,420	229	0	1	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]	Italy	32	0	32	32	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		30	0	30	0	30	0	0	0
Total		62	0	62	32	30	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 ]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0 <b>0</b>	0	0	0	0	0
Total		0	0	U	0	0	0	0	0

(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 de 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 ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	ł	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 ]	Littidariia	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	0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]	ł	0	0	0	0	0	0 0	0	0
[ 2Y - 3Y ]	1	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Luxembourg	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]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0 <b>0</b>	0	0 <b>0</b>	0 <b>0</b>	0	0
Total	I	0	0	U	0	U	U	0	0

(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 <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 ]	1	0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		20	0	20	0	20	0	0	0
Total		21	0	21	0	21	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 ]	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]		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	0
[3Y - 5Y]	Poland	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
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y ]	, ortugui	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			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	positions of sovereign de 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 ] [10Y - more ]		0	0	0	0 0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 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		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[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 ]	Эран	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			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign de 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: <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 ]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 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 ]	Officed Kingdom	123	0	123	123	0	0	0	0
[5Y - 10Y ]		26	0	26	0	0	26	0	0
[10Y - more ]		19	0	19	0	0	19	0	0
Total		168	0	168	123	0	45	0	0
[0-3M]	4	0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]	1	0	0	0	0	0	0 0	0	0 0
[2Y - 3Y]	1	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Australia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	]	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]	4	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			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS  positions of sovereign de  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 ]	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	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 ]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	U.S.	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		1	0	1	1	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0 0	0	0
Total		<b>0</b>	0	<b>0</b>	0 <b>0</b>	0	0	0 <b>0</b>	0
IUlai		U	U	U	U	U	U	U	0

(in million Euro)									
Residual			T LONG EXPOSURES te gross of provisions) (1)	(gross exposur	es (long) net of cash short	<b>ECT POSITIONS</b> 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]	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 ]	Other Order	0	0	0	0	0	0	0	0
[1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	and Eastern 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 ]		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 ] [ 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 ]	•	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			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	<b>ECT POSITIONS</b> positions of sovereign del is a maturity matching) <sup>(1)</sup>	The state of the s	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 ]	Allica	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 ]	Othors	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	6,520	0	6,520	5,641	810	69	1	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			CT 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)	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 ]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		26	0	26	0	4	22	0	0
[10Y - more ] Total		168 <b>194</b>	0	168 <b>194</b>	0 <b>0</b>	168 <b>172</b>	0 <b>22</b>	0	0 <b>0</b>
[ 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 ]	<b>5</b>	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Belgium	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 ]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Ĭ	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		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>	0 <b>0</b>
[ 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 ]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES  le gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT 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]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	1	0	0	0	0 0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Denmark	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	1	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	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Estonia	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 ]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Finland	52	0	52	52	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		52	0	52	52	0	0	0	0

(in million Euro)		GROSS DIR <u>ec</u>	T LONG EXPOSURES	(gross exposures	NET DIR  (long) net of cash short po	RECT POSITIONS  ositions of sovereign debt	DIRECT SOVEREIGN	INDIRECT SOVEREIGN	
Residual		(accounting valu	e gross of provisions) (1)			a maturity matching) (1)	¥"""""""""""""""""""""""""""""""""""""	EXPOSURES IN DERIVATIVES (1)	EXPOSURES <sup>(3)</sup> (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 ] [3Y - 5Y ]	France	0 16	0	0 16	0	0	0 16	0	0
[5Y - 10Y]		14	0	14	0	0	14	0	0
[10Y - more ]	1 1	255	0	255	0	255	0	0	0
Total		285	0	285	0	255	30	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 ]	Germany	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>10</b>	0	0 <b>10</b>	0 <b>10</b>	0 <b>0</b>	0 <b>0</b>	0	0 <b>0</b>
[ 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 ]	Crass	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 ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Hungary	0	0	0	0	0	0 0	0	0
[31 - 51 ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			CT 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 ↓	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 ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0	0 <b>0</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1,283	0	1,283	1,283	0	0	10	0
[ 2Y - 3Y ]	المسامسا	1,193	0	1,193	1,193	0	0	-9	0
[3Y - 5Y ]	Ireland	1,536	0	1,536	1,455	81	0	0	0
[5Y - 10Y ]		2,475	0	2,475	2,380	95	0	0	0
[10Y - more ]		141	0	141	0	141	0	0	0
Total		6,628	0	6,628	6,311	317	0	1	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Italy	32	0	32	32	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]		0	0 0	0	0	0	0	0	0
[10Y - more]		30	0	30	0	30	0	0	0
Total		<b>62</b>	0	<b>62</b>	32	30	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 ]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			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 ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Lithuania	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>	<b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	<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 ]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Luxeribourg	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Malta	0	0	0	0	0	0	0	0
[5Y - 10Y]	]	0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)		GPOSS DIREC	T LONG EXPOSURES	(aross avnosuras	NET DIR (long) net of cash short po	ECT POSITIONS	DIRECT SOVEREIGN	INDIRECT SOVEREIGN	
Residual			e gross of provisions) (1)	(gross exposures		a maturity matching) (1)	EXPOSURES IN DERIVATIVES <sup>(1)</sup>	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 ] [5Y - 10Y ]		1	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		1	0	1	0	1	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 ]	Norway	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	0 <b>0</b>	0 <b>0</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]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	· c.a.ia	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 ]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT 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 ↓			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 ] [5Y - 10Y ]		0	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 ]		0	0	0	0	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 ] [5Y - 10Y ]	ł	0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	1	0	0 0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	<b>0</b>
[ 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 ]	Spani	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]	ł	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

Residual Maturity Country / Region    Country / Region   Country / Region   Sweden   Country / Region   Region   Country / Regi	position at fair values vatives with negative fair value)  0 0 0 0 0
Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net position at fair values (Derivatives with positive fair value)   Net positive fair value   Net	vatives with positive fair ue + Derivatives with negative fair value)  0 0 0 0
[3M - 1Y]         0         0         0         0         0         0           [1Y - 2Y]         0         0         0         0         0         0         0           [2Y - 3Y]         0         0         0         0         0         0         0         0           [3Y - 5Y]         0	0 0 0
[1Y-2Y]       0 </td <td>0</td>	0
[2Y-3Y]     Sweden     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	0
[3Y - 5Y]     0     0     0     0     0       [5Y - 10Y]     0     0     0     0     0       [10Y - more]     0     0     0     0     0	
[5Y - 10Y]         0         0         0         0         0         0           [10Y - more]         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
[3M - 1Y] 0 0 0 0 0	0
[1Y-2Y] 0 0 0 0 0 0	0
[2Y - 3Y] United Kingdom 0 0 0 0 0 0 0 0	0
[3Y - 5Y]	0
[5Y - 10Y] 0 0 0 0 0 0	0
[10Y - more] 4 0 4 0 0 0 4 0	0
Total         120         0         120         116         0         4         0           [0-3M]         0         0         0         0         0         0         0	<b>0</b> 0
[3M-1Y] 0 0 0 0 0 0 0	0
[1Y-2Y] 0 0 0 0 0 0 0	0
127-371	0
[3Y - 5Y] Australia 0 0 0 0 0 0 0	0
[5Y - 10Y] 0 0 0 0 0	0
[10Y - more] 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
[3M - 1Y] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[1Y-2Y] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0
[3Y - 5Y] Canada 0 0 0 0 0 0 0 0 0	0
[5Y-10Y] 0 0 0 0 0 0 0	0
[10Y - more] 0 0 0 0 0 0	0
Total 0 0 0 0 0 0	0

(in million Euro)									
Residual			T LONG EXPOSURES te 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 <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 ] [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]	1	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	0	0	<b>0</b>	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		184	0	184	0	0	184	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	U.S.	7	0	7	0	0	7	0	0
[5Y - 10Y ]		11	0	11	0	0	11	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		204	0	204	2	0	202	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	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0 0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	<b>0</b>	<b>0</b>	0
IUlai	<u> </u>	U	U	U	U	0	U	U	U

(in million Euro)									
Residual			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	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 ]	Other	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	advanced	0	0	0	0	0	0	0	0
[3Y - 5Y ]	economies non	0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	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 ]		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 ]	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

(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 ]	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 ]	Allica	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 ]	Ouieis	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]	<u>l</u>	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
	TOTAL EEA 30	7,352	0	7,352	6,521	775	56	1	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.

#### **Explanatory footnotes**

The Group's exposure to senior bonds issued by the National Asset Management Agency (NAMA) and which include an Irish government guarantee are not included in the above tables.

The exposures reported above under 'designated at fair value through profit&loss' primarily relate to the Group's life assurance business.

#### (in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	51,873	46,420
RWA Securitisation and re-securitisations	425	515
RWA Other credit risk	51,448	45,905
RWA for market risk	1,040	1,032
RWA for operational risk	3,608	3,608
RWA Transitional floors	0	0
RWA Other	4,403	7,866
Total RWA (1)	60,924	58,926

## **Explanatory footnotes**

The amounts set out in RWA Other reflect a calculation of risk weighted assets based on a minimum of 100% of Basel I levels.