



BBVA adjunta la información detallada de los resultados del ejercicio de transparencia que publica hoy la Autoridad Bancaria Europea (EBA por sus siglas en inglés). Este ejercicio, al que están sujetos los bancos que formaron parte del ejercicio de recapitalización de 2012, constituye una actualización de información y no contiene ningún elemento de stress-test.

La información presentada se refiere a la composición del capital, de los activos ponderados por riesgo, de las exposiciones soberanas, el riesgo de mercado, el riesgo de crédito y las titulizaciones. Las fechas de referencia son diciembre de 2012 y junio de 2013.

De acuerdo con la EBA, la publicación de esta información tiene como objetivo restaurar la confianza y preservar la disciplina de mercado y supervisora, contribuyendo de esta forma a promover la estabilidad del sistema financiero.

Para más información consulte la página web de la EBA (www.eba.europa.eu)

Madrid, a 16 de diciembre de 2013

Nota

La información del ejercicio de transparencia está recogida en las tablas siguientes de acuerdo con el formato común proporcionado por la EBA.

Bank Name	BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)
Bank Code	ES060
Country Code	ES
Approach for the transitional floor capital requirement	<p>1</p> <p>https://www.eba.europa.eu/documents/10180/26923/Methodology+FINAL.pdf</p>
LTV definition (as mentioned in the guidelines)	

Capital

	31/12/2012	30/06/2013
	(mth EUR)	% RWA
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	33.319	35.817
Of which : adjustment to valuation differences in other AFS assets (1) (-/+)	126	143
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2.636	-2.727
Of which: IRB provisions shortfall and IRB equity expected losses amounts (before tax) (-)	-14	-27
C) Common equity (A+B)	30.683	33.090
Of which: ordinary shares subscribed by government	0	0
D) Cocos issued before 30 June 2012 according to EBA Common Term Sheet (+)	1.238	0
E) Other Existing government support measures (+)	31.921	33.090
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	9,7%	10,0%
G) Hybrid instruments not subscribed by government	1.836	2.965
H) Tier 1 Capital (F+G)	33.757	36.055
I) RWA	329.416	331.500
Common Equity instruments under A) not eligible as CET1 (under CRR)	0	0
Adjustments to Minority Interests	643	779
DTAs that rely on future profitability (net of associated DTL)	2.698	2.633
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	7.413	8.337
RWA for Credit Value Adjustment Risk (CVA)	10.397	4.820

Notes:

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

(2) Holdings of CET1 of financial sector entities include a 15% stake in CNCB. Please note that the stake was reduced to 9.9% in October 2013 and, under CRD4 it is no longer a significant investment in a financial sector entity.

(3) CRR/CRD4 memo items should not be used as a reference for deductions under the new CRD4 capital rules.

(4) The amount of DTAs that rely on future profitability are estimated taking into account the expected impact of the new Spanish tax law for DTAs (Royal Decree 14/2013 of November 29).

Notes:

(CRREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares)
 (CRREP CA 1.1.1 for regulatory capital (COREP line 1.1.2.6.06))
 (CRREP CA 1.1.7*) (negative amount)
 As defined by Article 57(d) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.17*)

Paid up ordinary shares subscribed by government
 EBA/REC/2011/1

Net amount included in T1 own funds (COREP line 1.1.4.1.3 + 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
 COREP CA 1.1.4 + COREP CA 1.3.17* (negative amount)

Article 26 (1) points (a) and (b) of CRR

Article 84 of CRR

Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines (1.2 + 1.3 - 2.2.1 - 2.2.2)]

Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR

Articles 38(1) to 38(6) of CRR

Credit Risk	Exposure values (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) ***					
	LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB
All counterparties (in EUR)												
Central banks and central governments												
Institutions												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property - Of Which: SME	0,62	0	0	0	12967,72	4919,40	6782,63	132,84	0	0	0,00	0,00
Retail - Secured on real estate property - Of Which: non-SME	0,67				837,91	9151,9	2037	0	0	0	14414,95	3988,22
Retail - Qualifying Revolving	0,62				68,229,24	2200,62	51174,47	150,23	94,75	475,68	1964,90	1960,36
Retail - Other Retail - Of Which: SME					67,288,26	2081,84	5836,39	138,78	5838,08	12489,22	1786,35	123,01
Retail - Other Retail - Of Which: non-SME					9,207,76	219,29	4538,08	149,71	149,71	1768,72	1737,88	138,65
S.A. (BBVA)					615,78	615,78	5754,43	384,62	384,62	451,24	451,24	138,49
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)					442,45	442,45	3490,18	108,78	108,78	3235,58	3235,58	2573,80
Retail - Other Retail - Of Which: non-SME					0,00	0,00	12882,77	217,84	217,84	164,36	164,36	106,78
Equity					5744,45	0,00	483,16	0,00	0,00	8416,39	0,00	1519,49
Securitisation					2724,10	0,00	6553,33	0,00	0,00	1536,75	0,00	298,10
Other non-credit obligation assets					0,00	0,00	2750,55	0,00	0,00	12985,08	12985,08	0,00
TOTAL					5744,45	0	261890,87	11558,98	8041,65	3441,639	0	98915,84
Securitisation and resecuritisations positions deducted from capital *												
											1049,95	1049,95

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

** As explained in the Guidelines

Counterparty Country/Use the top list ¹⁾ (in min EUR)	Exposure values (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) ***					
	LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB
Central banks and central governments												
Institutions												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property - Of Which: SME	0,62	0	0	0	1273,91	100,13	3812,60	83,94	83,94	48,02	19,52	2616,80
Retail - Secured on real estate property - Of Which: non-SME	0,67	0,62	0,62	0,62	8178,96	9334,50	9781,14	0,00	0,00	13119,18	94,84	785,40
Retail - Qualifying Revolving					6390,67	429,22	12867,80	900,35	900,35	46523,31	4320,41	4094,41
Retail - Other Retail					6155,92	4919,40	2672	0	0	5509,64	0,00	0,00
Equity					615,78	615,78	442,45	0,00	0,00	14364,74	38,88,22	278,81
Securitisation					4094,34	0,00	483,16	0,00	0,00	16382,40	2085,13	712
Other non-credit obligation assets					2724,10	0,00	1361,30	0,00	0,00	12964,90	1909,35	138,74
TOTAL					4094,34	0	223742,89	10971,38	5249,93	6407,31	0	7918,92
Securitisation and resecuritisations positions deducted from capital *												
											5188,70	5188,70

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

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

** As explained in the Guidelines

*** As explained in the Guidelines

Notes:
(2) Exposure values are calculated according to COREP definitions (Exposure at Default) and therefore they do not match the equivalent balance sheet values.

Counterparty Country/ the drop list ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **				RWA (as of 31/12/2012) **			
		F-IRB	A-IRB	Non-defaulted	Defaulted	F-IRB	A-IRB	Non-defaulted	Defaulted
Central banks and central governments									
Mexico									
Institutions									
Corporates - Of Which: Specialised Lending									
Corporates - Of Which: SME									
Retail - Secured on real estate property - Of Which: SME									
Retail - Secured on real estate property - Of Which: non-SME									
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									
Securitisation and re-securitisations positions deducted from capital * 									

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

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

** As explained in the Guidelines

Counterparty Country/ the drop list ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **				RWA (as of 31/12/2012) **			
		F-IRB	A-IRB	Non-defaulted	Defaulted	F-IRB	A-IRB	Non-defaulted	Defaulted
Central banks and central governments									
U.S.									
Institutions									
Corporates - Of Which: Specialised Lending									
Corporates - Of Which: SME									
Retail - Secured on real estate property - Of Which: SME									
Retail - Secured on real estate property - Of Which: non-SME									
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									
Securitisation and re-securitisations positions deducted from capital * 									

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

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

** As explained in the Guidelines

		Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **								
		F-IRB			A-IRB			STA			F-IRB			A-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Counterparty Country (use the drop list) [1]	LTV % ** (as of 31/12/2012)															
Peru	Central banks and central governments															
	Institutions															
	Corporates - Of Which: Specialized Lending															
	Corporates - Of Which: SME															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	TOTAL															
	Securitisation and re-securitisation positions deducted from capital *															
	exposure															
	* Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA															
	** As explained in the Guidelines															

		Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **								
		F-IRB			A-IRB			STA			F-IRB			A-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Counterparty Country (use the drop list) [1]	LTV % ** (as of 31/12/2012)															
Chile	Central banks and central governments															
	Institutions															
	Corporates - Of Which: Specialized Lending															
	Corporates - Of Which: SME															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	TOTAL															
	Securitisation and re-securitisation positions deducted from capital *															
	exposure															
	* Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA															
	** As explained in the Guidelines															

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

* As explained in the Guidelines

Before the act of Securitization occurs that is deducted from capital and is not included in RNA

Refers to the part of *Sequoia* that is deductible from capital and is not included in RWA.

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)

		Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						
		F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Counterparty	Country/Use the drop list) ¹	0	0	0	0	0	0	0	0	0	0	0	0	
	Central banks and central governments													
	Institutions													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	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	1069,30	0	7366,47	157,60	839,30	1208,10	0	781,085	115,71	22188,49	969,89	0	494,87
	Securitisation and re-securitisations positions deducted from capital *													502,24
														638,62

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

* Refer to the part "Securitisation exposure that is deducted from capital" and is not included in RWA

** As explained in the Guidelines

		Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						
		F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Counterparty	Country/Use the drop list) ¹	0	0	0	0	0	0	0	0	0	0	0	0	
	Central banks and central governments													
	Institutions													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	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	9,80	0	5136,09	364,36	505,78	28,20	0	216,08	0	3327,90	463,26	0	15,09
	Securitisation and re-securitisations positions deducted from capital *													519,66
														157,49

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

* Refer to the part "Securitisation exposure that is deducted from capital" and is not included in RWA

** As explained in the Guidelines

Counterparty Country/ the drop list ¹ (min EUR)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **					
	LTU % ** (as of 30/06/2013)	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB	Non-defaulted	F-IRB	A-IRB	Value adjustments and provisions (as of 30/06/2013) **
												STA
Venezuela												
Central banks and central governments												
Institutions												
Corporates												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property												
Retail - Secured on real estate property - Of Which: SME												
Retail - Secured on real estate property - Of Which: non-SME												
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	48,60	0	0	0	0	16696,49	133,67	92,60	0	0	0	14550,10
Securitisation and re-securitisations positions deducted from capital *												

exposure

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

** As explained in the Guidelines

Counterparty Country/ the drop list ¹ (min EUR)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **					
	LTU % ** (as of 30/06/2013)	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB	Non-defaulted	F-IRB	A-IRB	Value adjustments and provisions (as of 30/06/2013) **
												STA
Turkey												
Central banks and central governments												
Institutions												
Corporates												
Corporates - Of Which: Specialised Lending												
Corporates - Of Which: SME												
Retail												
Retail - Secured on real estate property												
Retail - Secured on real estate property - Of Which: SME												
Retail - Secured on real estate property - Of Which: non-SME												
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	60,30	0	0	0	0	19431,69	106,11	119,70	0	0	0	11295,88
Securitisation and re-securitisations positions deducted from capital *												

exposure

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

** As explained in the Guidelines

Counterparty Country/ the drop list ⁽¹⁾ (min EUR)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						
	LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB
Central banks and central governments													
Institutions													
Corporates - Of Which: Specialised Lending													
Corporates - Of Which: SME													
Retail													
Retail - Secured on real estate property - Of Which: SME													
Retail - Secured on real estate property - Of Which: non-SME													
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													
Securitisation and re-securitisations positions deducted from capital *													

exposure

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

** As explained in the Guidelines

Counterparty Country/ the drop list ⁽¹⁾ (min EUR)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						
	LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB
Central banks and central governments													
Institutions													
Corporates - Of Which: Specialised Lending													
Corporates - Of Which: SME													
Retail													
Retail - Secured on real estate property - Of Which: SME													
Retail - Secured on real estate property - Of Which: non-SME													
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													
Securitisation and re-securitisations positions deducted from capital *													

exposure

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

** As explained in the Guidelines

Counterparty Country/ the drop list ⁽¹⁾ (min EUR)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						
	LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB	Non-defaulted	Defaulted	Non-defaulted	F-IRB	A-IRB
Central banks and central governments													
Institutions													
Corporates - Of Which: Specialised Lending													
Corporates - Of Which: SME													
Retail													
Retail - Secured on real estate property - Of Which: SME													
Retail - Secured on real estate property - Of Which: non-SME													
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													
Securitisation and re-securitisations positions deducted from capital *													

exposure

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

** As explained in the Guidelines

Securitisation Summary (mln EUR)	Exposure Value as of 31/12/2012		Exposure Value as of 30/06/2013
Banking Book	9.361		6.776
Trading Book (excl. correlation trading)	148		79
Correlation Trading Portfolio	330		212
Total	9.839		7.068



Market Risk	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
(mln EUR)	SA	IM	SA	IM
Traded Debt Instruments	1.641	8.656	2.459	9.598
TDI - General risk	443		1.584	
TDI - Specific risk	1.198		875	
Equities	290		364	
Equities - General risk	195		189	
Equities - Specific risk	95		176	
Foreign exchange risk	6986,0125		7447,9375	
Commodities risk	0			

		VALUES AS OF 31/12/2012			
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)	
		of which: loans and advances		of which: AFS banking book	
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		3	0	3	3
[2Y - 3Y]		2	0	2	2
[3Y - 5Y]		3	0	3	3
[5Y - 10Y]		8	0	4	2
[10Y - more]		0	0	0	0
Tot		16	0	14	10
[0 - 3M]	Austria	63	0	63	63
[3M - 1Y]		218	0	208	200
[1Y - 2Y]		0	0	0	-97
[2Y - 3Y]		66	0	39	22
[3Y - 5Y]		31	0	-4	-23
[5Y - 10Y]		46	0	-48	-50
[10Y - more]		78	78	63	-15
Tot		502	78	224	100
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]	Bulgaria	0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0

EBA		VALUES AS OF 31/12/2012	
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)
		of which: loans and advances	of which: AFS banking book
[0 - 3M]		16	16
[3M - 1Y]		0	0
[1Y - 2Y]		0	0
[2Y - 3Y]		0	0
[3Y - 5Y]		0	0
[5Y - 10Y]		8	8
[10Y - more		0	0
Tot		24	24
[0 - 3M]		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
Tot		0	0
[0 - 3M]		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
Tot		0	0
[0 - 3M]		0	0
[3M - 1Y]		0	0
[1Y - 2Y]		0	0
[2Y - 3Y]		1	1
[3Y - 5Y]		0	0
[5Y - 10Y]		0	0
[10Y - more		0	0
Tot		1	1

EBA		VALUES AS OF 31/12/2012			
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)
[0 - 3M]		185	120	0	120
[3M - 1Y]		844	770	0	770
[1Y - 2Y]		46	-109	0	-127
[2Y - 3Y]		329	156	0	156
[3Y - 5Y]		31	7	0	-4
[5Y - 10Y]		249	201	0	-24
[10Y - more]		15	-24	0	-24
Tot		1.699	0	1.121	0
[0 - 3M]		93	59	0	59
[3M - 1Y]		491	486	0	486
[1Y - 2Y]		191	88	0	88
[2Y - 3Y]		17	-89	0	-89
[3Y - 5Y]		117	-73	0	-73
[5Y - 10Y]		294	-22	0	-22
[10Y - more]		88	26	0	26
Tot		1.291	0	475	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
Greece (4)		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
Hungary		27	27	0	0
[3Y - 5Y]		39	39	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		66	0	66	0
Tot					

VALUES AS OF 31/12/2012

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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances	of which: AFS banking book	
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]	Iceland	0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		135	4	106	0
[3M - 1Y]		104	3	59	0
[1Y - 2Y]		40	0	-38	0
[2Y - 3Y]		1.913	4	1.851	17
[3Y - 5Y]		57	9	-143	11
[5Y - 10Y]		800	70	664	47
[10Y - more]		917	7	753	736
Tot		3.966	97	3.252	811
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0

EBA		VALUES AS OF 31/12/2012	
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)
		of which: loans and advances	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)
[0 - 3M]		0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[3M - 1Y]		0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[1Y - 2Y]		0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[2Y - 3Y]		0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[3Y - 5Y]		0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[5Y - 10Y]		0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[10Y - more		0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
Tot	Liechtenstein	0	0
[0 - 3M]		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
Tot	Lithuania	0	0
[0 - 3M]		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
Tot	Luxembourg	0	0
[0 - 3M]		13	13
[3M - 1Y]		62	62
[1Y - 2Y]		12	12
[2Y - 3Y]		1	1
[3Y - 5Y]		0	-11
[5Y - 10Y]		90	84
[10Y - more]		31	1
Tot		209	162
[0 - 3M]		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
Tot	Malta	0	0

VALUES AS OF 31/12/2012

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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances	of which: AFS banking book	
[0 - 3M]		158	0	138	0
[3M - 1Y]		218	0	213	4
[1Y - 2Y]		36	0	-32	0
[2Y - 3Y]		7	0	-44	0
[3Y - 5Y]		31	0	31	0
[5Y - 10Y]		14	0	-17	-17
[10Y - more]		1	0	-14	-14
Tot		465	0	275	4
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		23	0	23	0
[3M - 1Y]		388	359	388	8
[1Y - 2Y]		24	0	18	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		95	0	0	0
[5Y - 10Y]		111	0	0	0
[10Y - more]		6	0	0	0
Tot		212	0	212	0
[0 - 3M]		23	0	23	0
[3M - 1Y]		388	359	388	11
[1Y - 2Y]		24	0	18	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		5	0	0	0
[10Y - more]		3	0	0	0
Tot		443	359	437	45

VALUES AS OF 31/12/2012

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)		INDIRECT SOVEREIGN EXPOSURES (3) (On and off balance sheet)
			of which: loans and advances	of which: AFS banking book	
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		85	0	85	0
[10Y - more]		4	0	4	0
Tot		89	0	89	0
[0 - 3M]	Romania	0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]	Slovakia	0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		7.702	6.251	7.702	2
[3M - 1Y]		6.642	4.017	6.509	1.944
[1Y - 2Y]		3.698	188	3.685	3.086
[2Y - 3Y]		4.894	9	4.631	4.413
[3Y - 5Y]	Spain	11.190	4.212	11.177	4.803
[5Y - 10Y]		14.371	6.910	14.127	4.800
[10Y - more]		9.314	5.037	9.061	703
Tot		57.811	26.624	56.892	4.049
				19.751	0

EBA		VALUES AS OF 31/12/2012			
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)
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		4	4	0	0
[3Y - 5Y]	Canada	0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		14	14	0	0
Tot		18	18	0	0

EBA				VALUES AS OF 31/12/2012			
				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)	
Residual Maturity		Country / Region		of which: loans and advances		of which: AFS banking book	
				of which: [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	of which: FVO (designated at fair value through profits&losses) banking book	of which: Financial assets held for trading (2)	
				0 39 0 0 0 0 0	0 0 0 0 0 0 0	0 39 0 0 0 0 0	0 0 0 0 0 0 0
		Hong Kong		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
				39	0	39	0
		Tot		0	0	0	0
				[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
		Japan		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
				0	0	0	0
		Tot		0	0	0	0
				[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	568 1.333 33 71 7 426 469 730	10 1.219 12 7 349 169 205 3.630	568 1.333 33 69 422 469 729 1.969
				U.S.	7 349 169 205	142 114 21 58 43 91 331 3.623	142 114 21 58 43 91 331 3.623
		Tot		0	0	0	0
				[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
		Switzerland		0	0	0	0
				0	0	0	0
		Tot		0	0	0	0

VALUES AS OF 31/12/2012

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		
[0 - 3M]		3	0	3	3	0
[3M - 1Y]		1	0	1	1	0
[1Y - 2Y]		0	0	0	0	0
[2Y - 3Y]		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
Tot		5	0	5	0	0
[0 - 3M]		0	0	0	0	0
[3M - 1Y]		0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0
[2Y - 3Y]		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
Tot		0	0	0	0	0
[0 - 3M]		101	0	101	0	0
[3M - 1Y]		1.627	4	1.627	0	1
[1Y - 2Y]		783	0	783	1.613	11
[2Y - 3Y]		247	13	247	780	3
[3Y - 5Y]		454	7	454	234	0
[5Y - 10Y]		674	103	674	446	2
[10Y - more		2	0	2	570	1
Tot		3.888	126	3.888	3.744	18
[0 - 3M]		764	202	741	160	331
[3M - 1Y]		1.536	384	1.266	756	79
[1Y - 2Y]		4.914	513	4.799	1.624	-1
[2Y - 3Y]		4.090	90	3.994	2.009	-1
[3Y - 5Y]	Latin America and the Caribbean	6.620	368	6.619	2.035	2.615
[5Y - 10Y]		6.310	1.570	5.522	1.429	1.732
[10Y - more		3.987	2.478	3.413	175	4.168
Tot		28.220	5.605	26.356	8.187	10.721
						-2

EBA		VALUES AS OF 31/12/2012			
Residual Maturity	(mln EUR)	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)
Country / Region		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		15	2	15	0
[3M - 1Y]		79	17	79	0
[1Y - 2Y]		39	20	39	0
[2Y - 3Y]		23	22	23	0
[3Y - 5Y]		59	56	59	0
[5Y - 10Y]		150	59	143	0
[10Y - more]		43	8	36	0
Tot		407	184	393	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 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.
 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.

EBA		VALUES AS OF 30/06/2013	
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)
		of which: loans and advances	of which: AFS banking book
[0 - 3M]		0	0
[3M - 1Y]		2	2
[1Y - 2Y]		1	1
[2Y - 3Y]		2	2
[3Y - 5Y]	Austria	51	44
[5Y - 10Y]		9	4
[10Y - more]		89	83
Tot		153	9
[0 - 3M]		56	56
[3M - 1Y]		691	636
[1Y - 2Y]		34	27
[2Y - 3Y]		52	19
[3Y - 5Y]	Belgium	47	15
[5Y - 10Y]		16	0
[10Y - more]		55	39
Tot		951	34
[0 - 3M]		0	0
[3M - 1Y]		0	0
[1Y - 2Y]		0	0
[2Y - 3Y]	Bulgaria	0	0
[3Y - 5Y]		0	0
[5Y - 10Y]		0	0
[10Y - more]		0	0
Tot		0	0
[0 - 3M]		0	0
[3M - 1Y]		0	0
[1Y - 2Y]		0	0
[2Y - 3Y]	Cyprus	0	0
[3Y - 5Y]		0	0
[5Y - 10Y]		0	0
[10Y - more]		0	0
Tot		0	0

EBA		VALUES AS OF 30/06/2013	
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)
		of which: loans and advances	of which: AFS banking book
[0 - 3M]		0	0
[3M - 1Y]		0	0
[1Y - 2Y]		0	0
[2Y - 3Y]		0	0
[3Y - 5Y]		8	8
[5Y - 10Y]		0	0
[10Y - more		0	0
Tot		8	8
[0 - 3M]		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
Tot		0	0
[0 - 3M]		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
Tot		0	0
[0 - 3M]		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
Tot		0	0

		VALUES AS OF 30/06/2013				
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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVTO (designated at fair value through profit&loss) banking book	
[0 - 3M]		181	0	181	0	181
[3M - 1Y]		637	0	595	0	595
[1Y - 2Y]		0	0	0	0	0
[2Y - 3Y]		303	0	181	0	181
[3Y - 5Y]		32	0	0	0	0
[5Y - 10Y]		254	0	144	0	144
[10Y - more]		24	0	0	0	0
Tot		1.432	0	1.100	0	1.100
[0 - 3M]		47	0	28	0	28
[3M - 1Y]		203	0	76	0	76
[1Y - 2Y]		313	0	41	0	41
[2Y - 3Y]		195	0	156	0	156
[3Y - 5Y]		272	0	217	0	217
[5Y - 10Y]		350	0	0	0	0
[10Y - more]		65	0	37	0	37
Tot		1.445	0	554	0	554
[0 - 3M]		0	0	0	0	0
[3M - 1Y]		0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0
[2Y - 3Y]		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
Tot		0	0	0	0	0
[0 - 3M]		0	0	0	0	0
[3M - 1Y]		0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0
[2Y - 3Y]		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
Tot		0	0	0	0	0
Greece (4)						
Hungary		6	0	6	0	6
		20	0	20	0	20
		38	0	38	0	38
		0	0	0	0	0
Tot		63	0	63	0	63

EBA		(mln EUR)		VALUES AS OF 30/06/2013			
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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
		of which: loans and advances		of which: AFS banking book		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	
[0 - 3M]		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
Tot		0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0
[3M - 1Y]	Iceland	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
Tot		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
[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
Tot		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
[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
Tot		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
[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
Tot		0	0	0	0	0	0

		VALUES AS OF 30/06/2013					
		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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity	Country / Region	of which: loans and advances		of which: AFS banking book		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	
[0 - 3M]							
[3M - 1Y]							
[1Y - 2Y]							
[2Y - 3Y]							
[3Y - 5Y]							
[5Y - 10Y]							
[10Y - more]							
Tot							
[0 - 3M]	Liechtenstein						
[3M - 1Y]							
[1Y - 2Y]							
[2Y - 3Y]							
[3Y - 5Y]							
[5Y - 10Y]							
[10Y - more]							
Tot							
[0 - 3M]	Lithuania						
[3M - 1Y]							
[1Y - 2Y]							
[2Y - 3Y]							
[3Y - 5Y]							
[5Y - 10Y]							
[10Y - more]							
Tot							
[0 - 3M]	Luxembourg						
[3M - 1Y]							
[1Y - 2Y]							
[2Y - 3Y]							
[3Y - 5Y]							
[5Y - 10Y]							
[10Y - more]							
Tot							
[0 - 3M]	Malta						
[3M - 1Y]							
[1Y - 2Y]							
[2Y - 3Y]							
[3Y - 5Y]							
[5Y - 10Y]							
[10Y - more]							
Tot							

EBA		(mln EUR)		VALUES AS OF 30/06/2013			
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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
		of which: loans and advances		of which: AFS banking book	of which: EVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive Fair value + Derivatives with negative Fair value)
[0 - 3M]		47	0	47	4	43	0
[3M - 1Y]		70	0	27	0	27	0
[1Y - 2Y]		29	0	29	0	29	0
[2Y - 3Y]		66	0	66	0	66	0
[3Y - 5Y]		85	0	0	0	0	0
[5Y - 10Y]		53	0	0	0	0	0
[10Y - more]		11	0	2	0	2	0
Tot		361	0	171	4	167	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
[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
Tot		0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0
[1Y - 2Y]		15	0	15	0	15	0
[2Y - 3Y]		81	0	81	0	81	0
[3Y - 5Y]		0	0	0	0	0	0
[5Y - 10Y]		104	0	104	0	104	0
[10Y - more]		6	0	6	0	6	0
Tot		206	0	206	0	206	0
[0 - 3M]		70	66	70	0	4	0
[3M - 1Y]		61	3	61	0	57	0
[1Y - 2Y]		24	13	19	0	6	0
[2Y - 3Y]		3	0	3	0	3	0
[3Y - 5Y]		14	11	14	0	3	0
[5Y - 10Y]		187	169	187	0	0	0
[10Y - more]		71	64	71	0	7	0
Tot		430	327	425	18	80	0

EBA		(mln EUR)		VALUES AS OF 30/06/2013			
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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
		of which: loans and advances		of which: AFS banking book	of which: EVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive Fair value + Derivatives with negative Fair value)
[0 - 3M]		0	0	0	0	0	0
[3M - 1Y]		1	0	1	1	0	0
[1Y - 2Y]		7	0	7	1	0	0
[2Y - 3Y]		16	0	16	0	0	0
[3Y - 5Y]		19	0	19	18	0	16
[5Y - 10Y]		14	0	14	14	0	1
[10Y - more]		3	0	3	3	0	0
Tot		59	0	59	36	0	23
[0 - 3M]		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
Tot		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
[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
Tot		0	0	0	0	0	0
[0 - 3M]		9.604	9.135	9.592	39	9	408
[3M - 1Y]		5.710	2.747	5.685	1.023	26	1.889
[1Y - 2Y]		6.754	679	6.298	5.546	15	0
[2Y - 3Y]		4.316	883	4.263	2.024	7	344
[3Y - 5Y]		11.916	3.505	11.746	6.910	0	693
[5Y - 10Y]		12.446	4.678	12.262	3.866	0	1.036
[10Y - more]		9.047	4.450	8.728	945	0	44
Tot		59.793	26.077	58.574	20.353	57	4.415

		VALUES AS OF 30/06/2013					
		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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity	Country / Region	of which: loans and advances		of which: AFS banking book		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	
[0 - 3M]		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
Tot		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
[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
Tot		0	0	0	0	0	0
[0 - 3M]	Sweden	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
Tot		0	0	0	0	0	0
[0 - 3M]	United Kingdom	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
Tot		0	0	0	0	0	0
[0 - 3M]	Australia	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
Tot		0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0
[1Y - 2Y]		4	0	0	0	4	4
[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]		13	0	0	0	13	13
Tot		17	0	0	0	17	0

EBA		VALUES AS OF 30/06/2013	
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)
		of which: loans and advances	of which: AFS banking book
[0 - 3M]		0	0
[3M - 1Y]		39	39
[1Y - 2Y]		0	0
[2Y - 3Y]		0	0
[3Y - 5Y]		0	0
[5Y - 10Y]		0	0
[10Y - more		0	0
Tot		39	39
[0 - 3M]		0	0
[3M - 1Y]	Hong Kong	0	0
[1Y - 2Y]		0	0
[2Y - 3Y]		0	0
[3Y - 5Y]		0	0
[5Y - 10Y]		0	0
[10Y - more		0	0
Tot		0	0
[0 - 3M]		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
Tot		0	0
[0 - 3M]		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
Tot		0	0
[0 - 3M]		568	568
[3M - 1Y]		1.507	1.481
[1Y - 2Y]		123	6
[2Y - 3Y]		101	47
[3Y - 5Y]		628	543
[5Y - 10Y]		499	181
[10Y - more		943	279
Tot		4.371	2.565
[0 - 3M]		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
Tot		0	0
[0 - 3M]		0	0
[3M - 1Y]		0	0
[1Y - 2Y]		0	0
[2Y - 3Y]		0	0
[3Y - 5Y]	Switzerland	0	0
[5Y - 10Y]		0	0
[10Y - more		0	0
Tot		0	0

EBA		VALUES AS OF 30/06/2013			
Residual Maturity	(mln EUR)	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)
Country / Region		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	Net position at fair values (Derivatives with positive Fair value + Derivatives with negative Fair value)
[0 - 3M]		0	0	0	0
[3M - 1Y]		27	0	3	24
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more		0	0	0	0
Tot		27	0	3	24
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		518	0	518	1
[3M - 1Y]		807	11	807	5
[1Y - 2Y]		681	34	681	0
[2Y - 3Y]		84	9	84	3
[3Y - 5Y]		567	3	567	1
[5Y - 10Y]		824	60	824	3
[10Y - more		18	2	18	2
Tot		3,498	119	3,498	15
[0 - 3M]		776	442	740	0
[3M - 1Y]		3,084	707	2,954	230
[1Y - 2Y]		3,607	277	3,441	1,257
[2Y - 3Y]	Latin America and the Caribbean	3,938	313	3,784	511
[3Y - 5Y]		4,763	130	4,570	2,422
[5Y - 10Y]		6,981	2,013	6,180	1,620
[10Y - more		4,953	3,176	3,792	1,438
Tot		28,103	7,059	25,462	405
					7,884

		VALUES AS OF 30/06/2013			
		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)		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity	Country / Region	of which: loans and advances	of which: AFS banking book	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	Net position at fair values (Derivatives with positive Fair value + Derivatives with negative Fair value)
[0 - 3M]		0	0	0	0
[3M - 1Y]		0	0	0	0
[1Y - 2Y]		0	0	0	0
[2Y - 3Y]		0	0	0	0
[3Y - 5Y]		0	0	0	0
[5Y - 10Y]		0	0	0	0
[10Y - more]		0	0	0	0
Tot		0	0	0	0
[0 - 3M]		3	3	0	0
[3M - 1Y]		49	36	0	0
[1Y - 2Y]		26	19	49	0
[2Y - 3Y]		38	26	25	1
[3Y - 5Y]		45	39	0	0
[5Y - 10Y]		59	44	0	6
[10Y - more]		12	8	0	0
Tot		232	175	218	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 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.
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.

RWA (mln EUR)	31/12/2012	30/06/2013
RWA for credit risk	281.421	281.195
RWA Securitisation and re-securitisations	4.508	3.220
RWA Other credit risk	276.913	277.975
RWA for market risk	17.574	19.870
RWA for operational risk	30.057	30.057
RWA Transitional floors	0	0
RWA Other	364	379
Total RWA	329.416	331.500