Please find attach the detailed information regarding BBVA of the transparency exercise results that the European Banking Authority (EBA) publishes today. All European banks that were already part of the recapitalisation exercise in 2012 are subject to this exercise which constitutes updated information and does not include any stress test element.

Disclosed information refers to composition of capital, composition of risk weighted assets, exposures to sovereigns, credit risk, market risk and securitizations. The reference dates are December 2012 and June 2013.

According to the EBA, the disclosure of this information aims at restoring confidence, fostering market and supervisory discipline and ultimately at promoting financial stability.

Further information is available on the EBA website (www.eba.europa.eu).

Madrid, December 16, 2012

Note

The transparency exercise information is provided in the accompanying disclosure tables based on the common format provided by the EBA.

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

Capital

		31/12/2012		30/06/2013		Notes
		(mln EUR)	% RWA	(mln EUR)	% RWA	
Capital position CRD3 rules	**A)** Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	33.319		35.817		*COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares*
	Of which: adjustment to valuation differences in other AFS assets (1) (-/+)	126		143		*Prudential filters for regulatory capital (COREP line 1.1.2.6.06)*
	B) Deductions from common equity (Elements deducted from original own funds) (-)	-2.636		-2.727		*COREP CA 1.3.T1* (negative amount)*
	Of which: IRB provisions shortfall and IRB equity expected losses amounts (before tax) (-)	-14		-27		*As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)*
	C) Common equity (A+B)	**30.683**	*9,3%*	**33.090**	*10,0%*	
	Of which: ordinary shares subscribed by government	0		0		*Paid up ordinary shares subscribed by government*
	D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	1.238		0		*EBA/REC/2011/1*
	E) Other Existing government support measures (+)			0		
	F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	**31.921**	*9,7%*	**33.090**	*10,0%*	
	G) Hybrid instruments not subscribed by government	1.836		2.965		*Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government*
	H) Tier 1 Capital (F+G)	**33.757**	*10,2%*	**36.055**	*10,9%*	*COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)*
	I) RWA	329.416		331.500		
CRR / CRDIV memo items:	Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		*Article 26 (1) points (a) and (b) of CRR*
	Adjustments to Minority Interests	643		779		*Article 84 of CRR*
	DTAs that rely on future profitability (net of associated DTL)	2.698		2.633		*Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]*
	Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	7.413		8.337		*Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR*
	RWA for Credit Value Adjustment Risk (CVA)	10.397		4.820		*Articles 381 to 386 of CRR*

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

Notes:

(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).

Credit Risk

All couterparty countries	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) ** F-IRB Non-defaulted	F-IRB Defaulted	A-IRB Non-defaulted	A-IRB Defaulted	STA Non-defaulted	STA Defaulted	RWA (as of 31/12/2012) ** F-IRB Non-defaulted	F-IRB Defaulted	A-IRB Non-defaulted	A-IRB Defaulted	STA Non-defaulted	STA Defaulted	Value adjustments and provisions (as of 31/12/2012) ** F-IRB Non-defaulted	F-IRB Defaulted	A-IRB Non-defaulted	A-IRB Defaulted	STA Non-defaulted	STA Defaulted
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)	**Central banks and central governments**				2361,61	20,48	107182,85	75,77			190,65	19,52	17225,07	87,61				0,62		28,57
	Institutions				75086,59	100,43	17417,07	87,76			14145,60	94,84	5568,56	106,95				6,16		33,37
	Corporates				97438,63	8575,71	69876,00	5847,36			57994,99	6192,70	67104,16	6159,54				4291,48		2550,00
	Corporates - Of Which: Specialised Lending				11877,16	683,81	0,00	0,00			10356,51	0,00	0,00	0,00				112,05		0,00
	Corporates - Of Which: SME				12967,72	4919,40	6782,63	1328,64			14414,95	3988,22	6782,73	1328,64				2794,11		989,67
	Retail		0	0	83791	2862	91519	2037	0	0	23538	2212	51027	2430		0		869		583
	Retail - Secured on real estate property	0,62			68429,24	2200,62	51174,47	1502,43			12964,90	1909,36	20781,69	1907,23				350,79		284,65
	Retail - Secured on real estate property - Of Which: SME	0,67			1139,98	138,78	5836,39	94,75			475,68	123,01	3097,97	122,86				22,90		18,33
	Retail - Secured on real estate property - Of Which: non-SME	0,62			67289,26	2061,84	45338,08	1407,68			12489,22	1786,35	17683,72	1784,37				327,89		266,32
	Retail - Qualifying Revolving				9207,76	219,29	5754,43	149,71			7337,88	138,65	4511,24	138,49				179,29		99,47
	Retail - Other Retail				6153,78	442,45	34590,18	384,62			3235,58	164,36	25733,80	384,62				338,83		198,89
	Retail - Other Retail - Of Which: SME				0,00	0,00	12882,77	108,78			0,00	0,00	9631,12	108,78				0,00		47,68
	Retail - Other Retail - Of Which: non-SME				6153,78	442,45	21707,41	275,84			3235,58	164,36	16102,68	275,84				338,83		151,21
	Equity		5744,45	0,00	489,16	0,00	0,00	0,00	8416,39	0,00	1519,49	0,00	0,00	0,00				0,00		0,00
	Securitisation				2724,10	0,00	6553,33	0,00			1526,75	0,00	2981,61	0,00				0,00		0,00
	Other non-credit obligation assets				0,00	0,00	27501,55	0,00			0,00	0,00	12985,08	0,00				0,00		0,00
	TOTAL		5744,45	0	261890,87	11558,98	320049,88	8047,65	8416,39	0	98915,84	8519,43	156891,21	8784,44		0	2673,95	5167,17	3689,31	3194,95
	Securitisation and re-securitisations positions deducted from capital *						84,00						1049,95							

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) ** F-IRB Non-defaulted	F-IRB Defaulted	A-IRB Non-defaulted	A-IRB Defaulted	STA Non-defaulted	STA Defaulted	RWA (as of 31/12/2012) ** F-IRB Non-defaulted	F-IRB Defaulted	A-IRB Non-defaulted	A-IRB Defaulted	STA Non-defaulted	STA Defaulted	Value adjustments and provisions (as of 31/12/2012) ** F-IRB Non-defaulted	F-IRB Defaulted	A-IRB Non-defaulted	A-IRB Defaulted	STA Non-defaulted	STA Defaulted
Spain	**Central banks and central governments**				1279,91	20,48	55926,00	63,49			48,02	19,52	2616,80	74,93				0,00		19,04
	Institutions				71543,97	100,43	3812,60	83,94			13119,18	94,84	786,40	99,07				1,32		25,17
	Corporates				71656,92	8178,66	9934,50	3781,14			46523,31	6063,25	9839,70	4320,41				4094,41		1269,13
	Corporates - Of Which: Specialised Lending				6390,67	429,22	0,00	0,00			5509,64	0,00	0,00	0,00				0,00		0,00
	Corporates - Of Which: SME				12867,80	4919,40	1838,26	900,35			14364,74	3988,22	1838,26	900,35				2785,81		509,32
	Retail		0	0	76049	2672	25850	1315	0	0	16382	2085	13775	1694		0		712		259
	Retail - Secured on real estate property	0,62			68429,24	2200,62	16288,40	970,28			12964,90	1909,35	6617,70	1348,02				350,79		103,74
	Retail - Secured on real estate property - Of Which: SME	0,67			1139,98	138,78	2440,71	61,19			475,68	123,00	1218,85	86,84				22,90		6,77
	Retail - Secured on real estate property - Of Which: non-SME	0,62			67289,26	2061,84	13847,69	909,09			12489,22	1786,35	5398,85	1261,18				327,89		96,97
	Retail - Qualifying Revolving				1465,82	28,74	534,53	96,69			181,69	11,26	408,36	97,88				22,67		53,02
	Retail - Other Retail				6153,78	442,45	9027,27	248,39			3235,58	164,36	6749,34	248,39				338,83		102,21
	Retail - Other Retail - Of Which: SME				0,00	0,00	2634,44	52,85			0,00	0,00	1791,23	52,85				0,00		27,15
	Retail - Other Retail - Of Which: non-SME				6153,78	442,45	6392,83	195,54			3235,58	164,36	4958,11	195,54				338,83		75,06
	Equity		4094,34	0,00	489,16	0,00	0,00	0,00	6407,31	0,00	1519,49	0,00	0,00	0,00				0,00		0,00
	Securitisation				2724,10	0,00	1361,30	0,00			1526,75	0,00	1654,70	0,00				0,00		0,00
	Other non-credit obligation assets				0,00	0,00	12121,60	0,00			0,00	0,00	7621,40	0,00				0,00		0,00
	TOTAL		4094,34	0	223742,89	10971,38	109006,20	5243,93	6407,31	0	79118,92	8262,58	36294,40	6188,70		0	2234,74	4808,02	1236,83	1572,31
	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:

(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 (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) ** F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values STA Non-defaulted	Exposure values STA Defaulted	RWA (as of 31/12/2012) ** F-IRB Non-defaulted	RWA F-IRB Defaulted	RWA A-IRB Non-defaulted	RWA A-IRB Defaulted	RWA STA Non-defaulted	RWA STA Defaulted	Value adjustments and provisions (as of 31/12/2012) ** F-IRB Non-defaulted	Value adj. F-IRB Defaulted	Value adj. A-IRB Non-defaulted	Value adj. A-IRB Defaulted	Value adj. STA Non-defaulted	Value adj. STA Defaulted
Mexico	**Central banks and central governments**						19095,31	7,61					1081,30	8,34						4,78
	Institutions						2730,60	3,78					1055,90	4,14						2,37
	Corporates						10954,19	586,14					9416,60	629,00						372,30
	Corporates - Of Which: Specialised Lending						0,00	0,00					0,00	0,00						0,00
	Corporates - Of Which: SME						681,88	72,66					681,88	72,66						119,02
	Retail		0	0	7742	191	15251	204	0	0	7156	127	7904	247		0		157		124
	Retail - Secured on real estate property						9292,18	150,41					3460,20	193,93						88,32
	Retail - Secured on real estate property - Of Which: SME						806,38	9,49					457,36	12,49						5,58
	Retail - Secured on real estate property - Of Which: non-SME						8485,80	140,92					3002,84	181,44						82,74
	Retail - Qualifying Revolving				7741,94	190,55	852,60	14,99			7156,18	127,39	664,34	14,08				156,62		10,19
	Retail - Other Retail						5105,97	38,50					3779,46	38,50						25,07
	Retail - Other Retail - Of Which: SME						1904,20	21,18					1405,81	21,18						13,79
	Retail - Other Retail - Of Which: non-SME						3201,77	17,32					2373,65	17,32						11,28
	Equity		1341,50	0,00	0,00	0,00	0,00	0,00	1363,70	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						83,40	0,00					73,50	0,00						0,00
	Other non-credit obligation assets						4714,30	0,00					1978,40	0,00						0,00
	TOTAL		1341,50	0	7741,94	190,55	52828,55	801,43	1363,70	0	7156,18	127,39	21509,70	887,99		0	439,21	156,62	590,60	503,03
	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 ex

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

** As explained in the Guidelines

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Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) ** F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values STA Non-defaulted	Exposure values STA Defaulted	RWA (as of 31/12/2012) ** F-IRB Non-defaulted	RWA F-IRB Defaulted	RWA A-IRB Non-defaulted	RWA A-IRB Defaulted	RWA STA Non-defaulted	RWA STA Defaulted	Value adjustments and provisions (as of 31/12/2012) ** F-IRB Non-defaulted	Value adj. F-IRB Defaulted	Value adj. A-IRB Non-defaulted	Value adj. A-IRB Defaulted	Value adj. STA Non-defaulted	Value adj. STA Defaulted
U.S.	**Central banks and central governments**						7531,10	4,61					665,10	4,16						1,35
	Institutions				606,34		1824,30	0,00			144,43		290,00	0,00				0,34		0,00
	Corporates				5415,06	189,26	22707,80	430,30			2579,67		21366,40	380,20				71,39		141,28
	Corporates - Of Which: Specialised Lending				907,74	189,26	0,00	0,00			1103,03		0,00	0,00				62,07		0,00
	Corporates - Of Which: SME				4,98		0,00	0,00			0,76		0,00	0,00				0,01		0,00
	Retail		0	0	0	0	14004	150	0	0	0	0	6380	154		0		0		29
	Retail - Secured on real estate property						10858,77	110,42					4031,59	117,22						11,55
	Retail - Secured on real estate property - Of Which: SME						0,00	6,96					0,00	7,55						0,75
	Retail - Secured on real estate property - Of Which: non-SME						10858,77	103,46					4031,59	109,67						10,79
	Retail - Qualifying Revolving						532,71	11,00					532,71	8,51						5,90
	Retail - Other Retail						2612,79	28,27					1815,24	28,27						11,38
	Retail - Other Retail - Of Which: SME						981,53	0,00					686,11	0,00						0,00
	Retail - Other Retail - Of Which: non-SME						1631,26	28,27					1129,13	28,27						11,38
	Equity		10,10	0,00	0,00	0,00	0,00	0,00	29,20	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						5108,62	0,00					1252,70	0,00						0,00
	Other non-credit obligation assets						2346,00	0,00					973,40	0,00						0,00
	TOTAL		10,10	0	6021,40	189,26	53522,09	584,60	29,20	0	2724,10	0	30927,14	538,36		0		71,73	569,12	171,46
	Securitisation and re-securitisations positions deducted from capital *						84,00						1049,95							

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

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Venezuela	**Central banks and central governments**						8974,60	0,00					8906,40	0,00						0,00
	Institutions						380,00	0,00					52,70	0,00						0,00
	Corporates						3821,90	121,47					3770,40	114,69						144,44
	Corporates - Of Which: Specialised Lending						0,00	0,00					0,00	0,00						0,00
	Corporates - Of Which: SME						0,00	0,00					0,00	0,00						0,00
	Retail		0	0	0	0	5991	42	0	0	0	0	4199	46		0		0		29
	Retail - Secured on real estate property						1188,91	31,17					600,61	35,36						11,81
	Retail - Secured on real estate property - Of Which: SME						519,63	1,97					276,72	2,28						0,77
	Retail - Secured on real estate property - Of Which: non-SME						669,28	29,20					323,88	33,08						11,04
	Retail - Qualifying Revolving						1459,41	3,11					1097,51	2,57						6,03
	Retail - Other Retail						3342,20	7,98					2500,97	7,98						11,63
	Retail - Other Retail - Of Which: SME						166,63	0,42					124,73	0,42						0,03
	Retail - Other Retail - Of Which: non-SME						3175,56	7,56					2376,24	7,56						11,60
	Equity		45,50	0,00	0,00	0,00	0,00	0,00	86,70	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						879,70	0,00					466,40	0,00						0,00
	TOTAL		45,50	0	0	0	20046,72	163,73	86,70	0	0	0	17394,99	160,60		0		0	190,15	173,91
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Turkey	**Central banks and central governments**						5926,3	0					1020,1	0						0
	Institutions						1907,8	0					411,7	0						0
	Corporates						6107,7	63,44					6104,3	68,3						199,5
	Corporates - Of Which: Specialised Lending						0	0					0	0						0
	Corporates - Of Which: SME						634,02	0					634,03	0						0
	Retail		0	0	0	0	4825	22	0	0	0	0	3189	27		0		0		43
	Retail - Secured on real estate property						1226,86	16,28					491,16	21,06						20,83
	Retail - Secured on real estate property - Of Which: SME						408,01	1,03					204	1,36						1,34
	Retail - Secured on real estate property - Of Which: non-SME						818,85	15,25					287,16	19,7						19,49
	Retail - Qualifying Revolving						1319,33	1,62					1034,16	1,53						7,26
	Retail - Other Retail						2279,27	4,17					1663,75	4,17						14,51
	Retail - Other Retail - Of Which: SME						670,19	0					489,52	0						0
	Retail - Other Retail - Of Which: non-SME						1609,08	4,17					1174,23	4,17						14,51
	Equity		56,60	0,00	0,00	0,00	0,00	0,00	110,40	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						1144,8	0					215,4	0						0
	TOTAL		56,60	0	0	0	19912,06	85,51	110,40	0	0	0	10940,57	95,06		0		0	101,71	242,10
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [(1)]	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Peru	**Central banks and central governments**						4009,8	0					852,7	0						0
	Institutions						614,5	0					256	0						0
	Corporates						4593,58	66,1					4591,6	66,1						136,54
	Corporates - Of Which: Specialised Lending						0	0					0	0						0
	Corporates - Of Which: SME						2080,81	22,03					2087,38	22,03						61,53
	Retail		0	0	0	0	5832	23	0	0	0	0	3563	27		0		0		38
	Retail - Secured on real estate property						2513,52	16,96					1082,58	16,96						23,09
	Retail - Secured on real estate property - Of Which: SME						596,89	1,07					318,54	1,07						1,46
	Retail - Secured on real estate property - Of Which: non-SME						1916,62	15,89					764,04	15,89						21,63
	Retail - Qualifying Revolving						502,85	1,69					379,95	1,69						4,6
	Retail - Other Retail						2815,97	4,34					2100,9	8,39						9,98
	Retail - Other Retail - Of Which: SME						1809,25	2,79					1349,82	5,39						6,41
	Retail - Other Retail - Of Which: non-SME						1006,72	1,55					751,08	3						3,57
	Equity		19,50	0,00	0,00	0,00	0,00	0,00	50,70	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						1036,4	0					229,4	0						0
	TOTAL		19,50	0	0	0	16086,62	89,09	50,70	0	0	0	9493,13	93,14		0		0	266,73	174,21
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [(1)]	(mln EUR)	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Chile	**Central banks and central governments**						520,1	0					33,1	0						0
	Institutions						2542,9	0					976,2	0						0
	Corporates						4974,7	106,95					5022,3	78,99						87,16
	Corporates - Of Which: Specialised Lending						0	0					0	0						0
	Corporates - Of Which: SME						929,6	19,99					938,5	19,99						31,21
	Retail		0	0	0	0	6459	37	0	0	0	0	3603	36		0		0		20
	Retail - Secured on real estate property						4031,67	27,44					1786,39	27,44						10,2
	Retail - Secured on real estate property - Of Which: SME						737,59	1,73					451,84	1,73						0,66
	Retail - Secured on real estate property - Of Which: non-SME						3294,08	25,71					1334,55	25,71						9,54
	Retail - Qualifying Revolving						230,72	2,73					172,82	1,77						3,36
	Retail - Other Retail						2196,18	7,03					1643,91	7,03						6,76
	Retail - Other Retail - Of Which: SME						208,67	0,67					156,2	0,67						0,11
	Retail - Other Retail - Of Which: non-SME						1987,51	6,36					1487,71	6,36						6,65
	Equity		95,70	0,00	0,00	0,00	0,00	0,00	181,90	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						448,5	0					346,3	0						0
	TOTAL		95,70	0	0	0	14944,77	144,15	181,90	0	0	0	9981,02	115,23		0		0	115,96	107,48
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

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

** As explained in the Guidelines

All couterparty countries	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)	**Central banks and central governments**				2660,17	18,08	100456,56	78,63			121,66	17,26	16595,90	92,25				0,83		31,49
	Institutions				81257,22	186,34	15734,05	98,71			12679,65	164,39	4735,98	111,70				20,60		39,97
	Corporates				88215,12	9907,68	68138,08	6774,26			57169,73	7048,83	64317,54	6969,26				4679,67		3304,38
	Corporates - Of Which: Specialised Lending				13877,66	742,56	0,00	0,00			13220,61	0,00	0,00	0,00				151,54		0,00
	Corporates - Of Which: SME				11754,78	5567,72	7123,61	1314,04			12825,56	4347,77	7123,84	1314,04				3575,45		1107,80
	Retail		0	0	86272	2972	90749	2364	0	0	23342	2326	49298	2764		0		901		925
	Retail - Secured on real estate property	0,62			71782,56	2358,75	51197,23	1743,90			12399,06	2051,08	19831,02	2161,11				419,22		575,01
	Retail - Secured on real estate property - Of Which: SME	0,69			1149,67	136,35	5984,28	109,98			477,96	124,59	3095,88	139,22				25,42		36,54
	Retail - Secured on real estate property - Of Which: non-SME	0,62			70632,89	2222,39	45212,95	1633,92			11921,10	1926,49	16735,14	2021,89				393,80		538,47
	Retail - Qualifying Revolving				8808,31	185,50	5647,85	173,78			8025,47	126,62	4444,10	156,92				148,21		109,79
	Retail - Other Retail				5680,69	428,00	33903,81	446,44			2917,79	148,33	25023,18	446,44				333,09		240,24
	Retail - Other Retail - Of Which: SME				0,00	0,00	12627,14	117,87			0,00	0,00	9370,33	117,87				0,00		62,54
	Retail - Other Retail - Of Which: non-SME				5680,69	428,00	21276,67	328,57			2917,79	148,33	15652,85	328,57				333,09		177,70
	Equity		5817,77	0,00	579,59	0,00	0,00	0,00	8665,76	0,00	1790,32	0,00	0,00	0,00				0,00		0,00
	Securitisation				1001,96	0,00	5699,28	0,00			1099,83	0,00	2120,11	0,00				0,00		0,00
	Other non-credit obligation assets				0,00	0,00	25076,69	0,00			0,00	0,00	19894,85	0,00				0,00		0,00
	TOTAL		5817,77	0	259985,62	13084,35	305853,55	9315,72	8665,76	0	96203,51	9556,51	156962,68	9937,68		0	2513,84	5601,62	2692,15	4300,88
	Securitisation and re-securitisations positions deducted from capital *						75,11						938,85							

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) (1)	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	**Central banks and central governments**				1396,25	18,08	50401,60	71,22			32,35	17,26	2925,00	79,87				0,55		26,88
	Institutions				78060,71	178,34	3497,30	98,51			11752,56	164,39	657,30	110,48				9,22		37,18
	Corporates				65329,51	9321,54	6586,40	4684,33			46048,82	6903,24	6526,10	5071,14				4486,23		1833,85
	Corporates - Of Which: Specialised Lending				8652,43	305,75	0,00	0,00			8510,91	0,00	0,00	0,00				59,77		0,00
	Corporates - Of Which: SME				11424,80	5564,59	2238,52	1121,59			12745,81	4344,83	2238,52	1121,59				3572,82		538,73
	Retail		0	0	78905	2815	23532	1630	0	0	15531	2210	11705	2010		0		775		549
	Retail - Secured on real estate property	0,62			71782,56	2358,75	15709,82	1202,05			12399,05	2051,08	6034,83	1587,04				419,22		362,95
	Retail - Secured on real estate property - Of Which: SME	0,69			1149,67	136,35	2667,22	75,80			477,95	124,59	1343,60	102,24				25,42		23,00
	Retail - Secured on real estate property - Of Which: non-SME	0,62			70632,89	2222,39	13042,59	1126,25			11921,10	1926,49	4691,23	1484,80				393,80		339,95
	Retail - Qualifying Revolving				1441,84	27,90	528,74	119,78			214,62	10,90	397,86	115,24				22,19		56,87
	Retail - Other Retail				5680,69	428,00	7293,86	307,73			2917,79	148,33	5272,54	307,73				333,09		129,61
	Retail - Other Retail - Of Which: SME				0,00	0,00	2216,48	45,49			0,00	0,00	1554,37	45,49				0,00		25,29
	Retail - Other Retail - Of Which: non-SME				5680,69	428,00	5077,38	262,24			2917,79	148,33	3718,17	262,24				333,09		104,31
	Equity		4479,21	0,00	579,59	0,00	0,00	0,00	6903,78	0,00	1790,32	0,00	0,00	0,00				0,00		0,00
	Securitisation				1001,96	0,00	262,20	0,00			1099,80	0,00	797,00	0,00				0,00		0,00
	Other non-credit obligation assets				0,00	0,00	10484,00	0,00			0,00	0,00	14421,70	0,00				0,00		0,00
	TOTAL		4479,21	0	225273,12	12332,61	94763,92	6483,62	6903,78	0	76255,31	9295,20	37032,33	7271,50		0	2018,97	5270,49	463,48	2447,34
	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

Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Mexico	**Central banks and central governments**						21005,31	0,02					1229,50	0,02						0,02
	Institutions						2602,37	0,17					718,20	0,20						0,13
	Corporates						11693,47	622,54					9603,00	697,95						481,34
	Corporates - Of Which: Specialised Lending						0,00	0,00					0,00	0,00						0,00
	Corporates - Of Which: SME						728,64	75,00					728,64	75,00						151,99
	Retail		0	0	7366	158	15847	217	0	0	7811	116	8282	272		0		126		157
	Retail - Secured on real estate property						9570,10	159,75					3601,97	215,19						110,97
	Retail - Secured on real estate property - Of Which: SME						875,32	10,07					496,57	13,86						7,01
	Retail - Secured on real estate property - Of Which: non-SME						8694,78	149,68					3105,40	201,33						103,96
	Retail - Qualifying Revolving				7366,47	157,60	899,52	15,92			7810,85	115,71	707,31	15,63				126,02		13,47
	Retail - Other Retail						5377,17	40,90					3973,11	40,90						32,69
	Retail - Other Retail - Of Which: SME						2005,31	21,61					1478,27	21,61						17,27
	Retail - Other Retail - Of Which: non-SME						3371,86	19,29					2494,84	19,29						15,41
	Equity		1069,30	0,00	0,00	0,00	0,00	0,00	1208,10	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						78,70	0,00					70,00	0,00						0,00
	Other non-credit obligation assets						4783,60	0,00					2285,40	0,00						0,00
	TOTAL		1069,30	0	7366,47	157,60	56010,24	839,30	1208,10	0	7810,85	115,71	22188,49	969,89		0	494,87	126,02	502,24	638,62
	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 expos

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

** As explained in the Guidelines

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Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	**Central banks and central governments**				461,14		6657,20	4,34			0,50		962,60	3,89				0,28		1,35
	Institutions				588,35		1703,90	0,00			105,72		260,90	0,00				0,37		0,00
	Corporates				4086,60	364,36	24421,00	372,02			2053,86		22877,50	326,84				14,45		129,68
	Corporates - Of Which: Specialised Lending				410,05	364,36	0,00	0,00			76,67		0,00	0,00				9,08		0,00
	Corporates - Of Which: SME				325,85		0,00	0,00					0,00	0,00				0,17		0,00
	Retail		0	0	0	0	14807	129	0	0	0	0	6961	133		0		0		26
	Retail - Secured on real estate property						11154,76	95,47					4232,03	100,77						10,60
	Retail - Secured on real estate property - Of Which: SME						0,00	6,02					0,00	6,49						0,69
	Retail - Secured on real estate property - Of Which: non-SME						11154,76	89,44					4232,03	94,28						9,91
	Retail - Qualifying Revolving						553,38	9,51					553,38	7,32						5,42
	Retail - Other Retail						3098,52	24,44					2175,79	24,44						10,44
	Retail - Other Retail - Of Which: SME						1164,00	0,00					821,02	0,00						0,00
	Retail - Other Retail - Of Which: non-SME						1934,52	24,44					1354,77	24,44						10,44
	Equity		9,80	0,00	0,00	0,00	0,00	0,00	28,20	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						5358,38	0,00					1252,40	0,00						0,00
	Other non-credit obligation assets						2299,50	0,00					960,30	0,00						0,00
	TOTAL		9,80	0	5136,09	364,36	55246,64	505,78	28,20	0	2160,08	0	33274,90	463,26		0		15,09	519,66	157,49
	Securitisation and re-securitisations positions deducted from capital *						75,11						938,85							

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

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Venezuela	**Central banks and central governments**						7697,50	0,00					7634,50	0,00						0,00
	Institutions						444,90	0,00					133,90	0,00						0,00
	Corporates						2711,90	99,17					2634,00	93,71						105,08
	Corporates - Of Which: Specialised Lending						0,00	0,00					0,00	0,00						0,00
	Corporates - Of Which: SME						0,00	0,00					0,00	0,00						0,00
	Retail		0	0	0	0	5051	35	0	0	0	0	3564	38		0		0		21
	Retail - Secured on real estate property						860,38	25,45					423,39	28,89						8,59
	Retail - Secured on real estate property - Of Which: SME						404,63	1,60					214,76	1,86						0,56
	Retail - Secured on real estate property - Of Which: non-SME						455,75	23,84					208,63	27,03						8,03
	Retail - Qualifying Revolving						1222,74	2,54					920,52	2,10						4,39
	Retail - Other Retail						2967,87	6,51					2220,09	6,51						8,46
	Retail - Other Retail - Of Which: SME						147,97	0,37					110,71	0,37						0,02
	Retail - Other Retail - Of Which: non-SME						2819,89	6,14					2109,38	6,14						8,44
	Equity		48,60	0,00	0,00	0,00	0,00	0,00	92,60	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						791,20	0,00					383,70	0,00						0,00
	TOTAL		48,60	0	0	0	16696,49	133,67	92,60	0	0	0	14350,10	131,21		0		0	149,87	126,52
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [1]	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Turkey	**Central banks and central governments**						5353,1	0					846,7	0						0
	Institutions						1000,2	0					225,5	0						0
	Corporates						6520,8	78,73					6517	82,67						199,54
	Corporates - Of Which: Specialised Lending						0	0					0	0						0
	Corporates - Of Which: SME						676,91	0					676,89	0						0
	Retail		0	0	0	0	5359	27	0	0	0	0	3494	33		0		0		43
	Retail - Secured on real estate property						1545,28	20,2					635,33	25,49						21,76
	Retail - Secured on real estate property - Of Which: SME						626,55	1,27					313,27	1,64						1,4
	Retail - Secured on real estate property - Of Which: non-SME						918,73	18,93					322,06	23,85						20,36
	Retail - Qualifying Revolving						1365,29	2,01					1068,36	1,85						7,21
	Retail - Other Retail						2448,02	5,17					1790,19	5,17						14,51
	Retail - Other Retail - Of Which: SME						719,8	0					526,81	0						0
	Retail - Other Retail - Of Which: non-SME						1728,21	5,17					1263,38	5,17						14,51
	Equity		60,80	0,00	0,00	0,00	0,00	0,00	119,70	0,00	0,00	0,00	0,00	0,00						0
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						1199	0					216,8	0						0
	TOTAL		60,80	0	0	0	19431,69	106,11	119,70	0	0	0	11299,88	115,18		0		0	124,19	243,02
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [(1)]	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Peru	**Central banks and central governments**						3632,1	0					689	0						0
	Institutions						600,4	0					295,6	0						0
	Corporates						4621,1	82,81					4602,9	82,81						145,5
	Corporates - Of Which: Specialised Lending						0	0					0	0						0
	Corporates - Of Which: SME						2093,73	27,6					2092,51	27,6						64,93
	Retail		0	0	0	0	5977	29	0	0	0	0	3585	33		0		0		39
	Retail - Secured on real estate property						2718,87	21,25					1148,96	21,25						23,47
	Retail - Secured on real estate property - Of Which: SME						567,27	1,34					302,9	1,34						1,49
	Retail - Secured on real estate property - Of Which: non-SME						2151,6	19,91					846,05	19,91						21,98
	Retail - Qualifying Revolving						487,47	2,12					369,02	2,12						5,01
	Retail - Other Retail						2770,54	5,44					2066,66	9,26						10,73
	Retail - Other Retail - Of Which: SME						1780,06	3,5					1327,82	3,5						6,9
	Retail - Other Retail - Of Which: non-SME						990,48	1,94					738,84	1,94						3,83
	Equity		20,20	0,00	0,00	0,00	0,00	0,00	51,40	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						947,1	0					244,6	0						0
	TOTAL		20,20	0	0	0	15777,58	111,62	51,40	0	0	0	9416,74	115,44		0		0	265,28	184,71
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

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

** As explained in the Guidelines

Counterparty Country (*use the drop list*) [(1)]	(mln EUR)	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Chile	**Central banks and central governments**						414,8	0					29,6	0						0
	Institutions						2205,8	0					763,5	0						0
	Corporates						4582,6	109,55					4382,8	99,25						91,38
	Corporates - Of Which: Specialised Lending						0	0					0	0						0
	Corporates - Of Which: SME						856,33	20,47					856,33	20,47						32,76
	Retail		0	0	0	0	6884	38	0	0	0	0	3859	40		0		0		21
	Retail - Secured on real estate property						3890,88	28,11					1616,34	30,6						10,66
	Retail - Secured on real estate property - Of Which: SME						681,04	1,77					417,34	1,97						0,69
	Retail - Secured on real estate property - Of Which: non-SME						3209,84	26,34					1198,99	28,63						9,97
	Retail - Qualifying Revolving						234,15	2,8					175,5	2,22						3,52
	Retail - Other Retail						2759,35	7,2					2066,97	7,2						7,09
	Retail - Other Retail - Of Which: SME						262,18	0,68					196,39	0,68						0,11
	Retail - Other Retail - Of Which: non-SME						2497,17	6,51					1870,58	6,51						6,97
	Equity		67,20	0,00	0,00	0,00	0,00	0,00	127,60	0,00	0,00	0,00	0,00	0,00						0,00
	Securitisation						0,00	0,00					0,00	0,00						0,00
	Other non-credit obligation assets						331,6	0					249,1	0						0
	TOTAL		67,20	0	0	0	14419,18	147,66	127,60	0	0	0	9283,81	139,27		0		0	109,43	112,65
	Securitisation and re-securitisations positions deducted from capital *																			

exposure

* Refers 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**

EUROPEAN BANKING AUTHORITY

Market Risk

(mln EUR)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	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			

(mln EUR)

VALUES AS OF 31/12/2012

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Austria	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		3	0	3	0	0	3	0	0
[2Y - 3Y [		2	0	2	0	0	2	0	0
[3Y - 5Y [		3	0	3	0	0	3	0	0
[5Y - 10Y [		8	0	6	4	0	2	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**16**	**0**	**14**	**4**	**0**	**10**	**0**	**0**
[0 - 3M [	Belgium	63	0	63	0	0	63	0	0
[3M - 1Y [		218	0	208	8	0	200	0	0
[1Y - 2Y [		0	0	-97	0	0	-97	0	0
[2Y - 3Y [		66	0	39	17	0	22	0	0
[3Y - 5Y [		31	0	-4	19	0	-23	0	0
[5Y - 10Y [		46	0	-48	2	0	-50	0	0
[10Y - more		78	78	63	0	0	-15	0	0
Tot		**502**	**78**	**224**	**46**	**0**	**100**	**0**	**0**
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

(mln EUR)

VALUES AS OF 31/12/2012

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Czech Republic	16	0	16	16	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		8	0	8	8	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**24**	**0**	**24**	**24**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Finland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0
[3Y - 5Y [		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
Tot		**1**	**0**	**1**	**0**	**0**	**1**	**0**	**0**

(mln EUR)

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 counterpaties only where there is a maturity matching) (1)**				**DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)**	**INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)**
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	France	185	0	120	0	0	120	0	0
[3M - 1Y [	France	844	0	770	0	0	770	0	0
[1Y - 2Y [	France	46	0	-109	0	0	-127	0	0
[2Y - 3Y [	France	329	0	156	0	0	156	0	0
[3Y - 5Y [	France	31	0	7	0	0	-4	0	0
[5Y - 10Y [	France	249	0	201	0	0	-24	0	0
[10Y - more	France	15	0	-24	0	0	-24	0	0
Tot	France	**1.699**	**0**	**1.121**	**0**	**0**	**867**	**0**	**0**
[0 - 3M [	Germany	93	0	59	0	0	59	0	0
[3M - 1Y [	Germany	491	0	486	0	0	486	0	0
[1Y - 2Y [	Germany	191	0	88	0	0	88	0	0
[2Y - 3Y [	Germany	17	0	-89	0	0	-89	0	0
[3Y - 5Y [	Germany	117	0	-73	0	0	-73	0	0
[5Y - 10Y [	Germany	294	0	-22	0	0	-22	0	0
[10Y - more	Germany	88	0	26	0	0	26	0	0
Tot	Germany	**1.291**	**0**	**475**	**0**	**0**	**475**	**0**	**0**
[0 - 3M [	Greece (4)	0	0	0	0	0	0	0	0
[3M - 1Y [	Greece (4)	0	0	0	0	0	0	0	0
[1Y - 2Y [	Greece (4)	0	0	0	0	0	0	0	0
[2Y - 3Y [	Greece (4)	0	0	0	0	0	0	0	0
[3Y - 5Y [	Greece (4)	0	0	0	0	0	0	0	0
[5Y - 10Y [	Greece (4)	0	0	0	0	0	0	0	0
[10Y - more	Greece (4)	0	0	0	0	0	0	0	0
Tot	Greece (4)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0
[3M - 1Y [	Hungary	0	0	0	0	0	0	0	0
[1Y - 2Y [	Hungary	0	0	0	0	0	0	0	0
[2Y - 3Y [	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y [	Hungary	27	0	27	27	0	0	0	0
[5Y - 10Y [	Hungary	39	0	39	39	0	0	0	0
[10Y - more	Hungary	0	0	0	0	0	0	0	0
Tot	Hungary	**66**	**0**	**66**	**66**	**0**	**0**	**0**	**0**

(mln EUR)

VALUES AS OF 31/12/2012

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	135	4	106	0	0	99	0	0
[3M - 1Y [		104	3	59	0	0	53	0	0
[1Y - 2Y [		40	0	-38	0	0	-44	0	0
[2Y - 3Y [		1.913	4	1.851	17	0	-30	0	0
[3Y - 5Y [		57	9	-143	11	0	-184	0	0
[5Y - 10Y [		800	70	664	47	0	-8	0	0
[10Y - more		917	7	753	736	0	10	0	0
Tot		**3.966**	**97**	**3.252**	**811**	**0**	**-104**	**0**	**0**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

(mln EUR)

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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	13	0	13	0	0	1	0	0
[3M - 1Y [		62	0	62	0	0	62	0	0
[1Y - 2Y [		12	0	12	0	0	0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0
[3Y - 5Y [		0	0	-11	0	0	-11	0	0
[5Y - 10Y [		90	0	84	0	0	84	0	0
[10Y - more		31	0	1	0	0	1	0	0
Tot		**209**	**0**	**162**	**0**	**0**	**138**	**0**	**0**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

EBA EUROPEAN BANKING AUTHORITY

(mln EUR)

VALUES AS OF 31/12/2012

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Netherlands	158	0	138	0	0	138	0	0
[3M - 1Y [		218	0	213	4	0	209	0	0
[1Y - 2Y [		36	0	-32	0	0	-32	0	0
[2Y - 3Y [		7	0	-44	0	0	-44	0	0
[3Y - 5Y [		31	0	31	0	0	31	0	0
[5Y - 10Y [		14	0	-17	0	0	-17	0	0
[10Y - more		1	0	-14	0	0	-14	0	0
Tot		**465**	**0**	**275**	**4**	**0**	**271**	**0**	**0**
[0 - 3M [	Norway	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		95	0	95	95	0	0	0	0
[5Y - 10Y [		111	0	111	111	0	0	0	0
[10Y - more		6	0	6	6	0	0	0	0
Tot		**212**	**0**	**212**	**212**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal	23	0	23	0	0	8	0	0
[3M - 1Y [		388	359	388	18	0	11	0	0
[1Y - 2Y [		24	0	24	0	0	24	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		5	0	-1	0	0	-1	0	0
[10Y - more		3	0	3	0	0	3	0	0
Tot		**443**	**359**	**437**	**18**	**0**	**45**	**0**	**0**

EBA EUROPEAN BANKING AUTHORITY

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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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Romania	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		85	0	85	85	0	0	0	0
[10Y - more		4	0	4	4	0	0	0	0
Tot		**89**	**0**	**89**	**89**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Spain	7.702	6.251	7.702	2	0	1.448	0	0
[3M - 1Y [		6.642	4.017	6.509	1.944	0	548	0	0
[1Y - 2Y [		3.698	188	3.685	3.086	0	400	0	0
[2Y - 3Y [		4.894	9	4.631	4.413	0	162	0	0
[3Y - 5Y [		11.190	4.212	11.177	4.803	0	981	0	0
[5Y - 10Y [		14.371	6.910	14.127	4.800	0	496	0	0
[10Y - more		9.314	5.037	9.061	703	0	14	0	0
Tot		**57.811**	**26.624**	**56.892**	**19.751**	**0**	**4.049**	**0**	**0**

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(mln EUR)

VALUES AS OF 31/12/2012

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

EBA EUROPEAN BANKING AUTHORITY

(mln EUR)

VALUES AS OF 31/12/2012

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y [		39	0	39	39	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**39**	**0**	**39**	**39**	**0**	**0**	**0**	**0**
[0 - 3M [	Japan	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	U.S.	568	10	568	142	0	416	0	0
[3M - 1Y [		1.333	1.219	1.333	114	0	0	0	0
[1Y - 2Y [		33	12	33	21	0	0	0	0
[2Y - 3Y [		71	7	69	58	0	1	0	0
[3Y - 5Y [		426	349	422	43	0	0	0	0
[5Y - 10Y [		469	169	469	91	0	24	0	0
[10Y - more		730	205	729	331	0	7	0	0
Tot		**3.630**	**1.969**	**3.623**	**800**	**0**	**447**	**0**	**0**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

(mln EUR)

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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Other advanced economies non EEA	3	0	3	3	0	0	0	0
[3M - 1Y [		1	0	1	1	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**5**	**0**	**5**	**5**	**0**	**0**	**0**	**0**
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Middle East	101	0	101	100	0	1	0	0
[3M - 1Y [		1.627	4	1.627	1.613	0	11	0	0
[1Y - 2Y [		783	0	783	780	0	3	0	0
[2Y - 3Y [		247	13	247	234	0	0	0	0
[3Y - 5Y [		454	7	454	446	0	2	0	0
[5Y - 10Y [		674	103	674	570	0	1	0	0
[10Y - more		2	0	2	1	0	0	0	0
Tot		**3.888**	**126**	**3.888**	**3.744**	**0**	**18**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean	764	202	741	160	0	331	-1	0
[3M - 1Y [		1.536	384	1.266	756	0	79	-1	0
[1Y - 2Y [		4.914	513	4.799	1.624	0	2.615	0	0
[2Y - 3Y [		4.090	90	3.994	2.009	0	1.732	0	0
[3Y - 5Y [		6.620	368	6.619	2.035	0	4.168	0	0
[5Y - 10Y [		6.310	1.570	5.522	1.429	0	1.669	0	0
[10Y - more		3.987	2.478	3.413	175	0	126	0	0
Tot		**28.220**	**5.605**	**26.356**	**8.187**	**0**	**10.721**	**-2**	**0**

(mln EUR)

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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Africa	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Others	15	2	15	0	0	1	0	0
[3M - 1Y [		79	17	79	0	0	62	0	0
[1Y - 2Y [		39	20	39	0	0	7	0	0
[2Y - 3Y [		23	22	23	0	0	1	0	0
[3Y - 5Y [		59	56	59	3	0	0	0	0
[5Y - 10Y [		150	59	143	0	0	84	0	0
[10Y - more		43	8	36	0	0	24	0	0
Tot		**407**	**184**	**393**	**3**	**0**	**178**	**0**	**0**

Notes and definitions

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

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

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.

(mln EUR)

VALUES AS OF 30/06/2013

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Austria	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	0	0	2	0	0
[1Y - 2Y [		1	0	1	0	0	1	0	0
[2Y - 3Y [		2	0	2	0	0	2	0	0
[3Y - 5Y [		51	0	44	4	0	39	0	0
[5Y - 10Y [		9	0	0	0	0	0	0	0
[10Y - more		89	0	83	0	0	83	0	0
Tot		**153**	**0**	**132**	**4**	**0**	**127**	**0**	**0**
[0 - 3M [	Belgium	56	0	56	2	0	54	0	0
[3M - 1Y [		691	0	636	0	0	636	0	0
[1Y - 2Y [		34	0	27	23	0	4	0	0
[2Y - 3Y [		52	0	19	0	0	19	0	0
[3Y - 5Y [		47	0	15	15	0	0	0	0
[5Y - 10Y [		16	0	0	0	0	0	0	0
[10Y - more		55	34	39	0	0	5	0	0
Tot		**951**	**34**	**792**	**39**	**0**	**718**	**0**	**0**
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

(mln EUR)

VALUES AS OF 30/06/2013

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

(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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	France	181	0	181	0	0	181	0	0
[3M - 1Y [		637	0	595	0	0	595	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		303	0	181	0	0	181	0	0
[3Y - 5Y [		32	0	0	0	0	0	0	0
[5Y - 10Y [		254	0	144	0	0	144	0	0
[10Y - more		24	0	0	0	0	0	0	0
Tot		**1.432**	**0**	**1.100**	**0**	**0**	**1.100**	**0**	**0**
[0 - 3M [	Germany	47	0	28	0	0	28	0	0
[3M - 1Y [		203	0	76	0	0	76	0	0
[1Y - 2Y [		313	0	41	0	0	41	0	0
[2Y - 3Y [		195	0	156	0	0	156	0	0
[3Y - 5Y [		272	0	217	0	0	217	0	0
[5Y - 10Y [		350	0	0	0	0	0	0	0
[10Y - more		65	0	37	0	0	37	0	0
Tot		**1.445**	**0**	**554**	**0**	**0**	**554**	**0**	**0**
[0 - 3M [	Greece (4)	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	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 [		20	0	20	20	0	0	0	0
[3Y - 5Y [		6	0	6	6	0	0	0	0
[5Y - 10Y [		38	0	38	38	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**63**	**0**	**63**	**63**	**0**	**0**	**0**	**0**

(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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	155	0	155	0	0	151	0	0
[3M - 1Y [		378	6	308	0	0	302	0	0
[1Y - 2Y [		1.546	15	1.523	19	0	0	0	0
[2Y - 3Y [		567	4	436	49	0	0	0	0
[3Y - 5Y [		876	0	740	719	0	0	0	0
[5Y - 10Y [		847	70	652	27	0	0	0	0
[10Y - more		840	7	750	743	0	0	0	0
Tot		**5.208**	**102**	**4.564**	**1.557**	**0**	**453**	**0**	**0**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

(mln EUR)

VALUES AS OF 30/06/2013

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

(mln EUR)

VALUES AS OF 30/06/2013

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Netherlands	47	0	47	4	0	43	0	0
[3M - 1Y [		70	0	27	0	0	27	0	0
[1Y - 2Y [		29	0	29	0	0	29	0	0
[2Y - 3Y [		66	0	66	0	0	66	0	0
[3Y - 5Y [		85	0	0	0	0	0	0	0
[5Y - 10Y [		53	0	0	0	0	0	0	0
[10Y - more		11	0	2	0	0	2	0	0
Tot		**361**	**0**	**171**	**4**	**0**	**167**	**0**	**0**
[0 - 3M [	Norway	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		15	0	15	15	0	0	0	0
[2Y - 3Y [		81	0	81	81	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		104	0	104	104	0	0	0	0
[10Y - more		6	0	6	6	0	0	0	0
Tot		**206**	**0**	**206**	**206**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal	70	66	70	0	0	4	0	0
[3M - 1Y [		61	3	61	0	0	57	0	0
[1Y - 2Y [		24	13	19	0	0	6	0	0
[2Y - 3Y [		3	0	3	0	0	3	0	0
[3Y - 5Y [		14	11	14	0	0	3	0	0
[5Y - 10Y [		187	169	187	18	0	0	0	0
[10Y - more		71	64	71	0	0	7	0	0
Tot		**430**	**327**	**425**	**18**	**0**	**80**	**0**	**0**

(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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Romania	0	0	0	0	0	0	0	0
[3M - 1Y [		1	0	1	1	0	0	0	0
[1Y - 2Y [		7	0	7	1	0	6	0	0
[2Y - 3Y [		16	0	16	0	0	16	0	0
[3Y - 5Y [		19	0	19	18	0	1	0	0
[5Y - 10Y [		14	0	14	14	0	0	0	0
[10Y - more		3	0	3	3	0	0	0	0
Tot		**59**	**0**	**59**	**36**	**0**	**23**	**0**	**0**
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Spain	9.604	9.135	9.592	39	9	408	0	0
[3M - 1Y [		5.710	2.747	5.685	1.023	26	1.889	0	0
[1Y - 2Y [		6.754	679	6.298	5.546	15	0	0	0
[2Y - 3Y [		4.316	883	4.263	2.024	7	344	0	0
[3Y - 5Y [		11.916	3.505	11.746	6.910	0	693	0	0
[5Y - 10Y [		12.446	4.678	12.262	3.866	0	1.036	0	0
[10Y - more		9.047	4.450	8.728	945	0	44	0	0
Tot		**59.793**	**26.077**	**58.574**	**20.353**	**57**	**4.415**	**0**	**0**

(mln EUR)

VALUES AS OF 30/06/2013

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Canada	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		4	0	4	4	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		13	0	13	13	0	0	0	0
Tot		**17**	**0**	**17**	**17**	**0**	**0**	**0**	**0**

(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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y [	Hong Kong	39	0	39	39	0	0	0	0
[1Y - 2Y [	Hong Kong	0	0	0	0	0	0	0	0
[2Y - 3Y [	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y [	Hong Kong	0	0	0	0	0	0	0	0
[5Y - 10Y [	Hong Kong	0	0	0	0	0	0	0	0
[10Y - more	Hong Kong	0	0	0	0	0	0	0	0
Tot	Hong Kong	**39**	**0**	**39**	**39**	**0**	**0**	**0**	**0**
[0 - 3M [	Japan	0	0	0	0	0	0	0	0
[3M - 1Y [	Japan	0	0	0	0	0	0	0	0
[1Y - 2Y [	Japan	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 [	Japan	0	0	0	0	0	0	0	0
[10Y - more	Japan	0	0	0	0	0	0	0	0
Tot	Japan	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	U.S.	568	28	568	128	0	413	0	0
[3M - 1Y [	U.S.	1.507	1.481	1.507	26	0	0	0	0
[1Y - 2Y [	U.S.	123	6	123	117	0	0	0	0
[2Y - 3Y [	U.S.	101	47	101	35	0	0	0	0
[3Y - 5Y [	U.S.	628	543	624	32	0	0	0	0
[5Y - 10Y [	U.S.	499	181	499	116	0	36	0	0
[10Y - more	U.S.	943	279	937	436	0	7	0	0
Tot	U.S.	**4.371**	**2.565**	**4.361**	**890**	**0**	**456**	**0**	**0**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y [	Switzerland	0	0	0	0	0	0	0	0
[1Y - 2Y [	Switzerland	0	0	0	0	0	0	0	0
[2Y - 3Y [	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y [	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y [	Switzerland	0	0	0	0	0	0	0	0
[10Y - more	Switzerland	0	0	0	0	0	0	0	0
Tot	Switzerland	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

EBA EUROPEAN BANKING AUTHORITY

(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 counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y [		27	0	27	3	0	24	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**27**	**0**	**27**	**3**	**0**	**24**	**0**	**0**
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Middle East	518	0	518	517	0	1	0	0
[3M - 1Y [		807	11	807	791	0	5	0	0
[1Y - 2Y [		681	34	681	643	0	3	0	0
[2Y - 3Y [		84	9	84	74	0	1	0	0
[3Y - 5Y [		567	3	567	561	0	3	0	0
[5Y - 10Y [		824	60	824	762	0	2	0	0
[10Y - more		18	2	18	15	0	1	0	0
Tot		**3.498**	**119**	**3.498**	**3.364**	**0**	**15**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean	776	442	740	68	0	230	0	0
[3M - 1Y [		3.084	707	2.954	990	0	1.257	0	0
[1Y - 2Y [		3.607	277	3.441	2.167	0	511	0	0
[2Y - 3Y [		3.938	313	3.784	1.049	0	2.422	0	0
[3Y - 5Y [		4.763	130	4.570	2.820	0	1.620	0	0
[5Y - 10Y [		6.981	2.013	6.180	2.029	0	1.438	0	0
[10Y - more		4.953	3.176	3.792	212	0	405	0	0
Tot		**28.103**	**7.059**	**25.462**	**9.334**	**0**	**7.884**	**0**	**0**

(mln EUR)

VALUES AS OF 30/06/2013

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M [	Africa	0	0	0	0	0	0	0	0
[3M - 1Y [	Africa	0	0	0	0	0	0	0	0
[1Y - 2Y [	Africa	0	0	0	0	0	0	0	0
[2Y - 3Y [	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y [	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y [	Africa	0	0	0	0	0	0	0	0
[10Y - more	Africa	0	0	0	0	0	0	0	0
Tot	Africa	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Others	3	3	3	0	0	0	0	0
[3M - 1Y [	Others	49	36	49	0	0	1	0	0
[1Y - 2Y [	Others	26	19	25	0	0	6	0	0
[2Y - 3Y [	Others	38	26	38	0	0	12	0	0
[3Y - 5Y [	Others	45	39	42	3	0	0	0	0
[5Y - 10Y [	Others	59	44	52	3	0	5	0	0
[10Y - more	Others	12	8	9	1	0	0	0	0
Tot	Others	**232**	**175**	**218**	**6**	**0**	**25**	**0**	**0**

Notes and definitions

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

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

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