

COMUNICATO STAMPA

INTESA SANPAOLO SUPERA LARGAMENTE IL REQUISITO EBA. CORE TIER 1 RATIO AL 10,1% AL 30 GIUGNO 2012 POST SOVEREIGN BUFFER

Torino, Milano, 3 ottobre 2012 – Intesa Sanpaolo prende atto dell’annuncio oggi effettuato dall’Autorità Bancaria Europea (EBA) e dalla Banca d’Italia riguardo al risultato finale dell’esercizio sul capitale e all’adempimento della Raccomandazione emanata dall’EBA nel dicembre 2011. Per Intesa Sanpaolo, esso evidenzia il seguente risultato.

Il coefficiente patrimoniale di Intesa Sanpaolo in termini di *Core Tier 1* supera il 9%, tenuto conto del *sovereign buffer* così come definito nella Raccomandazione EBA del dicembre 2011.

Informativa sull’esercizio sul capitale dell’EBA

La Raccomandazione relativa alla costituzione di *buffer* temporanei di capitale per ristabilire fiducia sui mercati è stata emanata dal Consiglio dei Supervisor dell’EBA l’8 dicembre 2011 al fine di affrontare la difficile situazione del sistema bancario dell’Unione Europea, specialmente con riferimento alle esposizioni al rischio sovrano, e ripristinare condizioni di stabilità sui mercati. La Raccomandazione faceva parte di una serie di misure concordate nell’ambito dell’Unione Europea.

La Raccomandazione invitava le autorità di Vigilanza nazionali a richiedere alle banche incluse nel campione di rafforzare il proprio capitale, costituendo un *buffer* temporaneo ed eccezionale tale da portare il coefficiente patrimoniale in termini di *Core Tier 1* ad un livello almeno pari al 9% entro la fine di giugno 2012. Inoltre, alle banche era richiesto un *buffer* eccezionale e temporaneo a copertura dell’esposizione nei confronti del debito sovrano, tale da riflettere la valutazione ai prezzi di mercato della fine di settembre 2011. L’ammontare del *buffer* di capitale a copertura del debito sovrano non è stato modificato.

Il campione iniziale delle banche partecipanti all’esercizio sul capitale comprendeva 71 intermediari; le sei banche greche sono state trattate secondo modalità distinte, tenuto conto della partecipazione della Grecia ad un programma di assistenza congiunto dell’Unione Europea e del Fondo Monetario Internazionale. Altre quattro banche appartenenti al campione originario (Oesterreichische Volksbank AG, Dexia, WestLB AG e Bankia) sono monitorate separatamente, in quanto coinvolte in significativi processi di ristrutturazione. I risultati finali oggi pubblicati riguardano quindi 61 banche.

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Composition of capital

IT040
INTESA SANPAOLO S.p.A

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	34,275		35,333		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	48,919		49,782		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-14,644		-14,449		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	621		496		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1,478	-0.5%	-1,571	-0.5%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,248		-1,291		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 ⁽²⁾	0	0.0%	0	0.0%	COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-230	-0.1%	-280	-0.1%	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)	32,797	10.2%	33,762	10.9%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	32,797	10.2%	33,762	10.9%	
G) Hybrid instruments not subscribed by government	4,498		3,272		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
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	37,295	11.6%	37,034	12.0%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	322,310		308,353		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	720		720		
I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios ⁽³⁾, as of 30th September 2011	1,992		1,992		
Sovereign capital buffer for exposures in EEA (H+I)	2,712		2,712		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		0		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-3,789		-6,010		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-1,077		-3,298		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

Notes and definitions

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

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: (i) direct sovereign exposures in derivatives; (ii) indirect sovereign exposures in the banking and trading book

Composition of RWA

IT040
INTESA SANPAOLO S.p.A

(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	322,310	308,353
RWA for credit risk	277,498	263,427
RWA Securitisation and re-securitisations	6,059	6,009
RWA Other credit risk	271,439	257,418
RWA for market risk	17,488	18,764
RWA operational risk	24,825	24,880
Transitional floors	0	0
RWA Other	2,499	1,282

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0		0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	
[1Y - 2Y]		1	0	1	0	1	0	0	0	0		0	0	
[2Y - 3Y]		4	0	4	3	0	1	0	0	0		0	0	
[3Y - 5Y]		42	0	31	1	0	30	0	0	0		0	0	
[5Y - 10Y]		9	0	9	0	0	9	0	0	0		0	0	
[10Y - more]		2	0	1	0	0	-1	0	0	3		0	0	
Total	58	0	46	4	0	40	0	0	3	0	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0		0	0	
[3M - 1Y]		0	0	-20	0	0	-20	0	0	0		0	0	
[1Y - 2Y]		30	0	30	30	0	0	0	0	0		0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	-1	0		0	0	
[3Y - 5Y]		6	0	5	5	0	0	0	0	0		0	0	
[5Y - 10Y]		0	0	-5	0	0	-5	0	0	0		0	0	
[10Y - more]		7	0	5	0	0	5	0	0	0		0	0	
Total	43	0	15	35	0	-20	0	-1	0	0	0	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	
[3M - 1Y]		6	0	6	0	0	0	0	0	6		0	0	
[1Y - 2Y]		5	0	5	0	0	0	0	0	6		0	0	
[2Y - 3Y]		5	0	5	0	0	0	0	0	6		0	0	
[3Y - 5Y]		3	0	3	0	0	0	0	0	4		0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	
Total	19	0	19	0	0	0	0	0	22	0	0	0	0	
[0 - 3M]	Czech Republic	6	6	6	0	0	0	0	0	0		0	0	
[3M - 1Y]		25	2	25	0	0	23	0	0	0		0	0	
[1Y - 2Y]		2	2	2	0	0	0	0	0	0		0	0	
[2Y - 3Y]		2	2	2	0	0	0	0	0	0		0	0	
[3Y - 5Y]		4	3	3	0	0	0	0	0	0		0	0	
[5Y - 10Y]		32	4	29	27	0	-1	0	0	0		1	3	-4
[10Y - more]		4	4	4	0	0	0	0	0	0		0	0	0
Total	75	23	71	27	0	22	0	0	0	0	1	3	-4	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0		0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0		0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0		0	0	
[3M - 1Y]		2	2	2	0	0	0	0	0	0		0	0	
[1Y - 2Y]		2	2	2	0	0	0	0	0	0		0	0	
[2Y - 3Y]		2	2	2	0	0	0	0	0	0		0	0	
[3Y - 5Y]		4	4	4	0	0	0	0	0	0		0	0	
[5Y - 10Y]		6	6	6	0	0	0	0	0	0		0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	
Total	16	16	16	0	0	0	0	0	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	3	3	3	0	0	0	0	0	0		0	0	0
[3M - 1Y]		1	1	-51	0	0	-51	0	0	0		0	0	0
[1Y - 2Y]		1	1	-21	0	0	-21	0	-1	0		0	0	0
[2Y - 3Y]		11	0	2	3	0	-1	0	1	0		0	0	0
[3Y - 5Y]		21	1	-77	0	0	-78	0	2	0		0	0	0
[5Y - 10Y]		75	2	70	0	0	18	0	0	50		0	0	0
[10Y - more]		66	2	57	0	0	-7	0	0	62		0	0	0
Total	178	10	-17	3	0	-140	0	2	112	0	0	0	0	
[0 - 3M]	Germany	1	0	1	0	0	1	0	0		0	0	0	0
[3M - 1Y]		18	0	-2	0	0	-2	0	0		0	0	0	0
[1Y - 2Y]		80	0	1	26	0	-25	0	0	0		0	0	0
[2Y - 3Y]		130	0	106	21	0	85	0	1	0		0	1	-1
[3Y - 5Y]		184	0	80	0	0	-6	0	-2	90		0	0	0
[5Y - 10Y]		192	0	151	104	0	47	0	0	0		0	0	0
[10Y - more]		53	0	48	52	0	-4	0	0	0		-1	1	0
Total	658	0	385	203	0	96	0	-1	90	0	-1	2	-1	
[0 - 3M]	Greece ⁽⁵⁾	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		1	0	1	0	0	2	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	1	0	0	0		0	0	0
[2Y - 3Y]		1	0	1	0	0	2	0	0	0		0	0	0
[3Y - 5Y]		145	0	145	29	0	1	0	-3	0		0	0	0
[5Y - 10Y]		5	0	5	8	0	0	23	0	0		0	0	0
[10Y - more]		715	0	715	520	0	3	0	0	0		-1	1	0
Total	867	0	867	557	0	9	23	-3	0	702	-1	1	0	
[0 - 3M]	Hungary	510	53	510	456	0	1	0	0		0	0	0	0
[3M - 1Y]		30	20	30	8	0	1	0	0	0		0	0	0
[1Y - 2Y]		22	20	22	0	0	1	0	0	1		0	0	0
[2Y - 3Y]		35	14	34	0	0	2	0	0	18		0	0	0
[3Y - 5Y]		79	25	78	35	0	11	0	0	8		2	1	-3
[5Y - 10Y]		81	35	80	0	0	3	0	0	42		0	0	0
[10Y - more]		215	37	215	0	0	5	0	0	175		0	0	0
Total	972	204	969	499	0	24	0	0	244	0	2	1	-3	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		2	0	2	0	0	2	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	2	0	2	0	0	2	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		16	-16	0
[5Y - 10Y]		120	0	120	120	0	0	0	0	0		11	-11	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	120	0	120	120	0	0	0	0	0	0	27	-27	0	
[0 - 3M]	Italy	9,581	4,963	9,222	2,423	0	1,582	0	-1	253		1	0	-2
[3M - 1Y]		13,167	2,214	12,654	9,251	0	1,158	0	-1	30		24	11	-35
[1Y - 2Y]		4,412	2,240	4,239	1,910	0	88	-18	3	0		36	-22	-15
[2Y - 3Y]		4,138	1,557	4,069	2,171	0	339	0	0	2		112	31	-144
[3Y - 5Y]		4,369	2,829	4,188	1,321	30	8	-3	21	0		115	-92	-22
[5Y - 10Y]		6,518	4,239	6,365	1,357	27	107	-2	70	635		368	-95	-273
[10Y - more]		11,258	8,425	11,211	773	76	12	1,057	0	1,919		277	-30	-248
Total	53,443	26,467	51,948	19,206	133	3,294	1,034	92	2,839	108	933	-197	-739	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		25	0	25	0	0	0	0	0	25		0	0	0
[10Y - more]		60	60	60	0	0	0	0	0	0		0	0	0
Total	85	60	85	0	0	0	0	0	25	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		19	0	19	19	0	0	0	0	0		-1	4	-3	-3
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		19	0	19	19	0	0	0	0	0	-1	4	-3	-3	
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Netherlands	4	0	4	0	0	1	0	0	3		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		4	0	3	3	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		8	0	7	3	0	1	0	0	3	0	0	0	0	
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		15	0	15	0	0	0	15	0	0		0	0	0	0
[2Y - 3Y [		38	0	38	0	0	0	38	0	0		0	0	0	0
[3Y - 5Y [		14	0	14	0	0	0	14	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		67	0	67	0	0	67	0	0	0	0	0	0	0	
[0 - 3M [	Poland	169	0	169	0	0	169	0	0	0		0	0	0	0
[3M - 1Y [		13	0	13	0	0	13	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		14	0	14	0	0	0	0	0	14		0	0	0	0
[3Y - 5Y [		15	0	14	0	0	0	-1	0	0		0	0	0	0
[5Y - 10Y [		46	0	45	20	0	0	0	0	0		0	0	0	0
[10Y - more [		21	0	21	0	0	0	0	0	0		0	0	0	0
Total		278	0	276	20	0	181	0	0	76	0	0	0	0	
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		23	23	23	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		1	0	1	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		1	1	1	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		31	4	31	27	0	0	0	0	0		0	0	0	0
[10Y - more [		7	7	7	0	0	0	0	0	0		21	-21	0	0
Total		63	35	63	27	0	0	0	0	0	21	-21	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Romania	51	4	51	47	0	0	0	0	0		0	0	0
[3M - 1Y]		30	1	30	26	0	3	0	0	0		0	0	0
[1Y - 2Y]		6	1	6	5	0	0	0	0	0		0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		23	2	23	11	0	0	0	0	10		0	0	0
[5Y - 10Y]		27	3	27	25	0	0	0	0	0		2	3	-5
[10Y - more]		3	3	3	0	0	0	0	0	0		0	0	0
Total		141	15	141	114	0	3	0	10	0	2	3	-5	
[0 - 3M]	Slovakia	44	33	44	0	0	11	0	0	0		0	0	0
[3M - 1Y]		215	12	215	25	0	19	0	159		0	0	0	0
[1Y - 2Y]		174	12	174	127	0	0	0	33		0	0	0	0
[2Y - 3Y]		412	9	412	0	0	0	0	376		0	0	0	0
[3Y - 5Y]		908	16	908	892	0	0	0	0	0		0	0	0
[5Y - 10Y]		674	22	674	228	0	0	0	410		0	0	0	0
[10Y - more]		107	23	107	0	0	0	0	100		28	-28	0	0
Total		2,534	127	2,534	1,272	0	30	0	1,078	0	28	-28	0	
[0 - 3M]	Slovenia	48	22	48	26	0	0	0	0	0		6	-6	0
[3M - 1Y]		9	8	9	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		44	8	44	36	0	0	0	0	0		0	0	0
[2Y - 3Y]		6	6	6	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		33	10	33	23	0	0	0	-1	0		0	0	0
[5Y - 10Y]		43	15	43	28	0	0	0	0	0		0	0	0
[10Y - more]		26	15	26	10	0	0	0	0	0		0	0	0
Total		209	84	209	123	0	0	-1	0	2	6	-6	0	
[0 - 3M]	Spain	54	3	54	0	0	0	0	50		0	0	0	0
[3M - 1Y]		105	63	105	0	0	42	0	0		0	0	0	0
[1Y - 2Y]		117	47	69	0	0	-40	0	62		0	0	0	0
[2Y - 3Y]		115	50	91	6	0	-15	0	50		0	0	0	0
[3Y - 5Y]		106	95	79	0	0	-16	0	0		0	0	0	0
[5Y - 10Y]		647	291	598	0	0	-43	0	350		0	0	0	0
[10Y - more]		68	52	67	0	0	16	0	0		0	0	0	0
Total		1,212	601	1,063	6	0	-56	0	512	0	0	0	0	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		9	0	9	0	0	9	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	0
Total		9	0	9	0	0	9	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		257	0	257	0	0	257	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	0
Total		257	0	257	0	0	257	0	0	0	0	0	0	
TOTAL EEA 30		61,333	27,642	59,171	22,238	133	3,819	1,057	79	5,014	812	1,017	-265	-755

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item **does not include** exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	1	0	1	0	0	1	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		4	0	4	3	0	0	0	0	0		0	0	0
[3Y - 5Y]		43	0	40	1	0	0	39	0	0		0	0	0
[5Y - 10Y]		9	0	9	0	0	0	9	0	0		0	0	0
[10Y - more]		3	0	3	0	0	0	0	0	3		0	0	0
Total	60	0	57	4	0	0	49	0	3	0	0	0	0	
[0 - 3M]	Belgium	0	0	-25	0	0	-25	0	0	0		0	0	0
[3M - 1Y]		31	0	31	30	0	0	0	0	0		0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		4	1	4	3	0	0	0	0	-1		0	0	0
[3Y - 5Y]		50	48	50	2	0	0	0	0	0		0	0	0
[5Y - 10Y]		10	0	2	0	0	0	2	0	0		0	0	0
[10Y - more]		0	0	-1	0	0	0	-1	0	0		0	0	0
Total	96	50	62	35	0	0	-24	0	-1	0	0	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		5	0	5	0	0	0	0	0	6		0	0	0
[1Y - 2Y]		5	0	5	0	0	0	0	0	6		0	0	0
[2Y - 3Y]		3	0	3	0	0	0	0	0	4		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	13	0	13	0	0	0	0	0	16	0	0	0	0	
[0 - 3M]	Czech Republic	6	6	6	0	0	0	0	0	0		0	0	0
[3M - 1Y]		2	2	2	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		3	3	3	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		4	4	4	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		35	5	30	29	0	0	-4	0	0		0	5	-5
[10Y - more]		5	5	5	0	0	0	0	0	0		0	0	0
Total	57	27	52	29	0	0	-4	0	0	0	0	5	-5	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	1	1	1	0	0	0	0	0	0		0	0	0
[3M - 1Y]		1	1	1	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		2	2	2	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		4	4	4	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		11	5	11	0	0	0	6	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	21	15	21	0	0	0	6	0	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	5	2	2	0	0	0	0	0	0		0	0	0
[3M - 1Y]		2	1	2	0	0	1	0	-1	0		0	0	0
[1Y - 2Y]		15	1	11	3	0	7	0	0	0		0	0	0
[2Y - 3Y]		140	1	140	0	0	138	0	1	0		0	0	0
[3Y - 5Y]		14	3	-3	0	0	-6	0	3	0		0	0	0
[5Y - 10Y]		85	6	81	0	0	0	0	-4	75		0	0	0
[10Y - more]		44	5	40	0	0	-2	0	0	37		0	0	0
Total		305	19	273	3	0	138	0	-1	112	0	0	0	0
[0 - 3M]	Germany	1	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		64	0	63	26	0	38	0	0	0		0	0	0
[1Y - 2Y]		162	0	115	21	0	94	0	0	0		0	1	-1
[2Y - 3Y]		170	0	140	0	0	140	0	1	0		0	0	0
[3Y - 5Y]		194	0	163	0	0	76	0	-2	90		0	0	0
[5Y - 10Y]		56	0	30	0	0	30	0	0	0		0	0	0
[10Y - more]		4	0	-27	0	0	-27	0	0	0		0	0	0
Total		651	0	484	47	0	351	0	-1	90	0	0	1	-1
[0 - 3M]	Greece ⁽⁵⁾	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	23	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		-1	1	0
Total		0	0	0	0	0	23	0	0	0	0	-1	1	0
[0 - 3M]	Hungary	927	44	927	872	0	11	0	0	0		0	0	0
[3M - 1Y]		19	15	19	0	0	4	0	0	0		0	0	0
[1Y - 2Y]		43	21	43	0	0	1	0	0	20		0	0	0
[2Y - 3Y]		16	16	16	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		80	27	80	39	0	7	0	0	9		0	4	-4
[5Y - 10Y]		80	37	79	0	0	0	0	0	41		0	0	0
[10Y - more]		214	39	214	0	0	0	0	0	176		0	0	0
Total		1,379	199	1,378	911	0	23	0	246	0	0	4	-4	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		3	0	3	0	0	3	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		96	0	96	96	0	0	0	0	0		11	-11	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		96	0	96	96	0	0	0	0	0	11	-11	0	
[0 - 3M]	Italy	10,396	3,885	10,293	4,655	0	1,728	0	0	25		5	15	-21
[3M - 1Y]		19,527	1,705	19,069	15,792	0	1,525	0	0	48		18	0	-18
[1Y - 2Y]		10,015	2,492	9,941	96	0	96	-18	2	2		84	-58	-26
[2Y - 3Y]		7,607	1,817	7,337	5,296	32	191	0	0	0		145	-77	-68
[3Y - 5Y]		5,114	3,094	4,727	1,342	29	262	-5	31	0		66	-53	-13
[5Y - 10Y]		6,834	4,671	6,468	1,535	0	-198	-1	9	635		325	-77	-248
[10Y - more]		11,950	8,745	11,905	797	85	127	3,893	-36	2,126		262	21	-283
Total		71,443	26,409	69,740	36,769	146	3,869	6	2,836	85	905	-229	-677	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		25	0	25	0	0	0	0	0	25		0	0	0
[10Y - more]		50	50	50	0	0	0	0	0	0		0	0	0
Total		75	50	75	0	0	0	0	25	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0	0		0	0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0		0	0	0	0
[5Y - 10Y [		21	0	21	21	0	0	0	0	0		-1	5	-4	-4
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		23	0	23	21	0	2	0	0	0	-1	5	-4	-4	
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		-1	1	0	0
Total		0	0	0	0	0	0	0	0	0	-1	1	0	0	
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Netherlands	1	0	1	0	0	1	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		5	0	5	0	0	5	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	-10	0	0	-10	0	0	0		0	0	0	0
[3Y - 5Y [		4	0	4	3	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		12	0	11	0	0	11	0	0	0		0	0	0	0
[10Y - more [		0	0	-1	0	0	-1	0	0	0		0	0	0	0
Total		22	0	10	3	0	6	0	0	0	0	0	0	0	
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		55	0	55	0	0	55	0	0	0		0	0	0	0
[2Y - 3Y [		6	0	6	0	0	6	0	0	0		0	0	0	0
[3Y - 5Y [		72	0	72	0	0	72	0	0	0		0	0	0	0
[5Y - 10Y [		2	0	2	0	0	2	0	0	0		0	0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		135	0	135	0	0	135	0	0	0	0	0	0	0	
[0 - 3M [	Poland	12	0	12	0	0	12	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		14	0	14	0	0	14	0	0	14		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		36	0	36	21	0	0	0	0	15		0	0	0	0
[5Y - 10Y [		27	0	25	0	0	0	0	0	25		0	0	0	0
[10Y - more [		21	0	17	0	0	-4	0	0	22		-1	1	0	0
Total		110	0	104	21	0	8	0	76	0	-1	1	0	0	
[0 - 3M [	Portugal	23	23	23	0	0	0	0	0	0		0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y [		1	1	1	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y [		4	4	4	0	0	0	0	0	0		0	0	0	0
[10Y - more [		7	7	7	0	0	0	0	0	0		0	0	0	0
Total		35	35	35	0	0	0	0	0	1	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Romania	4	4	4	0	0	0	0	0		0	0	0		
[3M - 1Y]		39	1	39	38	0	0	0	0		0	0	0		
[1Y - 2Y]		42	2	42	40	0	0	0	0		0	0	0		
[2Y - 3Y]		11	1	11	0	0	0	0	10		0	0	0		
[3Y - 5Y]		14	2	14	11	0	0	0	0		0	0	0		
[5Y - 10Y]		30	3	29	26	0	0	0	0		0	-1	6		
[10Y - more]		4	4	4	0	0	0	0	0		0	0	0		
Total		144	17	143	115	0	0	10		0	-1	6	-5		
[0 - 3M]	Slovakia	32	31	32	0	1	0	0	0		0	0	0		
[3M - 1Y]		359	10	359	126	0	222	0	0		0	0	0		
[1Y - 2Y]		626	15	626	97	0	11	0	478		0	0	0		
[2Y - 3Y]		397	11	397	386	0	0	0	0		0	0	0		
[3Y - 5Y]		881	19	881	704	0	1	0	147		0	0	0		
[5Y - 10Y]		400	26	400	76	0	0	0	263		0	0	0		
[10Y - more]		128	27	128	0	0	0	0	100		0	-23	23		
Total		2,823	139	2,823	1,389	0	235	988		0	-23	23	0		
[0 - 3M]	Slovenia	39	39	39	0	0	0	0	0		0	0	0		
[3M - 1Y]		49	13	49	36	0	0	0	0		0	0	0		
[1Y - 2Y]		19	19	19	0	0	0	0	0		0	0	0		
[2Y - 3Y]		31	14	31	17	0	0	0	0		0	0	0		
[3Y - 5Y]		34	23	34	10	0	0	0	0		0	0	0		
[5Y - 10Y]		58	33	58	25	0	0	0	0		0	0	0		
[10Y - more]		45	34	45	10	0	0	0	0		4	-4	0		
Total		275	175	275	98	0	0	0		1	4	-4	0		
[0 - 3M]	Spain	15	9	15	0	7	0	0	0		0	0	0		
[3M - 1Y]		84	63	77	0	-2	0	0	15		0	0	0		
[1Y - 2Y]		151	45	141	0	-1	0	0	97		0	0	0		
[2Y - 3Y]		57	50	46	6	0	-10	0	0		0	0	0		
[3Y - 5Y]		198	93	190	0	0	-2	0	100		0	0	0		
[5Y - 10Y]		526	265	519	0	0	5	0	250		0	0	0		
[10Y - more]		53	49	52	0	0	4	0	0		0	0	0		
Total		1,084	574	1,040	6	0	1	462		1	0	0	0		
[0 - 3M]	Sweden	2	0	2	2	0	0	0	0		0	0	0		
[3M - 1Y]		10	0	10	0	0	10	0	0		0	0	0		
[1Y - 2Y]		20	0	20	0	0	20	0	0		0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0		
[3Y - 5Y]		24	0	24	0	0	24	0	0		0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0		
Total		56	0	56	2	0	54	0		0	0	0	0		
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0		0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0		
Total		0	0	0	0	0	0	0		0	0	0	0		
TOTAL EEA 30		78,906	27,709	76,898	39,549	146	4,714	3,892		-3	4,864	88	892	-197	-696

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item **does not include** exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).