

Announcement

# EU-wide Transparency Exercise 2013

Nicosia, 16 December 2013

### **Group Profile**

Founded in 1899, Bank of Cyprus Group is the leading banking and financial services group in Cyprus. The Group provides a wide range of financial products and services which include retail and commercial banking, finance, factoring, investment banking, brokerage, fund management, private banking, life and general insurance. The Group currently operates through a total of 377 branches, of which 187 operate in Russia, 142 in Cyprus, 42 in Ukraine, 1 in Romania, 4 in the United Kingdom and 1 in the Channel Islands. Bank of Cyprus also has 6 representative offices in Russia, Ukraine, China and South Africa. The Bank of Cyprus Group employs 8.323 staff worldwide. At 30 June 2013, the Group's Total Assets amounted to €32,96 bn and Equity was €2,92 bn. Faced with an intensifying economic crisis and the consequences of the Eurogroup decisions, Bank of Cyprus has defined its strategy, business model and risk appetite so as to be able to best serve client needs and contribute to the recovery of the Cyprus economy.

Bank of Cyprus Public Company Ltd (the 'Bank' or 'Bank of Cyprus') notes the announcements made today by the European Banking Authority ('EBA') and the Central Bank of Cyprus regarding the information of the EU-wide Transparency Exercise 2013 and fulfilment of the EBA Board of Supervisors decision.

# Background 2013 EU-wide Transparency Exercise

In May 2013 the EBA adjusted the timeline of the next EU-wide stress test so to conduct the exercise in 2014 once the asset quality reviews are completed. However, to ensure transparency and comparability over the years, the EBA's Board of Supervisors (BoS) decided to provide, in the second half of 2013, appropriate disclosure on the actual exposures of the EU banking sector. In its October meeting the BoS agreed on the form and scope of the transparency exercise to be conducted in November / December 2013 to assure a sufficient and appropriate level of information for market participants.

The sample of the exercise includes 64 banks and for each of them the following set of information was collected for disclosure:

- I. Composition of capital
- II. Composition of RWA by risk type
- III. Exposures to sovereigns (central, regional and local governments) in EEA (direct and indirect exposures by maturity buckets and country)
- IV. Credit risk exposures (defaulted and non-defaulted) and RWAs by country with breakdowns for Institutions, Commercial RE, Retail and Corporate; displayed by regulatory approach (AIRB, F-IRB, STA)
- V. LTV per portfolio, value adjustments and provisions
- VI. Market risk and securitisation exposures

| Capital position CRD3 rules   | 31/12/2     | 012   | 30/06/2     | 013   | References to COREP reporting  |
|---|-------------|-------|-------------|-------|--|
|   | Million EUR | % RWA | Million EUR | % RWA |  |
| A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u><br>support measures other than ordinary shares) (+) | -358        |       | 2.676       |       | COREP CA 1.1 without Hybrid instruments and government support measures other<br>than ordinary shares  |
| Of which: adjustment to valuation differences in other AFS assets (1) (-/+)   | -1          |       | -15         |       | Prudential filters for regulatory capital (COREP line 1.1.2.6.06)  |
| B) Deductions from common equity (Elements deducted from original own funds) (-)  | -49         |       | -198        |       | COREP CA 1.3.T1* (negative amount)   |
| Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)   | 0           |       | 0           |       | As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.71*)  |
| C) Common equity (A+B)  | -407        | -1,9% | 2.478       | 10,5% |  |
| 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 (+)  | 429         |       | 0           |       | EBA/REC/2011/1   |
| E) Other Existing government support measures (+)   | 0           |       | 0           |       |  |
| F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)   | 22          | 0,1%  | 2.478       | 10,5% |  |
| G) Hybrid instruments not subscribed by government  | 98          |       | 0           |       | Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from<br>1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed<br>by government |
| H) Tier 1 Capital (F+G)   | 120         | 0,6%  | 2.478       | 10,5% | COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)   |
| I) RWA  | 21.580      |       | 23.510      |       |  |
| CRR / CRDIV memo items  |             |       |             |       |  |
| Common Equity instruments under A) not eligible as CET1 (under CRR)   | 0           |       | 0           |       | Articles 26(1) point (c) and 26(2) of CRR  |
| Adjustments to Minority Interests   | 0           |       | 0           |       | Article 84 of CRR  |
| DTAs that rely on future profitability (net of associated DTL)  | 31          |       | 220         |       | 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<br>and significant investments                | 172         |       | 124         |       | Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR  |
| RWA for Credit Value Adjustment Risk (CVA)  | 0           |       | 0           |       | Articles 381 to 386 of CRR   |
| Notes and definitions   |             |       |             |       |  |

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

Explanatory footnotes As at 31/12/2012 the Banking Group had a negative capital, a position which was rectified with the recapitalisation of the Bank in March 2013.

|                              |   | LTV % ** (as of |               | Expo      | osure values (as | s of 31/12/2012 | !) **         |           |               |           | RWA (as of 31/12/2012) ** |               |           |               | Value adjust | ments and provis | sions (as of 31/12/2012) **             |             |
|------------------------------|---|-----------------|---------------|-----------|------------------|-----------------|---------------|-----------|---------------|-----------|---------------------------|---------------|-----------|---------------|--------------|------------------|---|-------------|
| All couterparty countries    |   | 31/12/2012)     | F-IR          | в         | A-IF             | RB              | STA           |           | F-IRE         | 3         | A-IRB                     | STA           |           | F-IRI         | В            | A-IRB            | s                                       | 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                 | d Defaulted |
|                              | Central banks and central governments                                   |                 | -             | -         |                  |                 | 2.549         | -         | -             | -         |                           | 85            | -         |               | -            |                  | -                                       | -           |
|                              | Institutions  |                 | -             | -         |                  |                 | 2.536         | -         |               | -         |                           | 693           | -         |               | -            |                  | -                                       |             |
|                              | Corporates  |                 |               | -         |                  |                 | 13.308        | 1.540     |               | -         |                           | 10.639        | 1.551     |               | -            |                  | -                                       | 2.203       |
|                              | Corporates - Of Which: Specialised Lending                              |                 | -             | -         | -                | -               | 130           | -         | -             |           |                           | 126           |           |               | -            |                  | - ///////////////////////////////////// |             |
|                              | Corporates - Of Which: SME  |                 | -             | -         |                  | -               | 2.361         | 265       |               |           |                           | 1.833         | 260       |               | -            |                  | - ///////////////////////////////////// | 167         |
|                              | Retail  |                 | -             | -         | -                | -               | 9.058         | 980       |               | -         |                           | 4.445         | 988       |               | -            |                  | -                                       | 1.403       |
|                              | Retail - Secured on real estate property                                | 67,9%           |               | -         |                  |                 | 6.120         | 502       |               | -         |                           | 2.144         | 587       |               | -            |                  | -                                       | 660         |
|                              | Retail - Secured on real estate property - Of Which: SME                | 67,6%           |               | -         |                  | -               | 683           | 83        |               | -         |                           | 330           | 90        |               | -            |                  | -                                       | 144         |
| BANK OF CYPRUS PUBLIC CO LTD | Retail - Secured on real estate property - Of Which: non-SME            | 68,0%           | -             | -         |                  | -               | 5.437         | 420       | -             | -         |                           | 1.815         | 498       |               | -            |                  | - ///////////////////////////////////// | 516         |
|                              | Retail - Qualifying Revolving   |                 | -             | -         | -                | -               | 103           | 5         | -             | -         |                           | 57            | 5         |               | -            |                  | - ///////////////////////////////////// | 19          |
|                              | Retail - Other Retail   |                 | -             | -         | -                | -               | 2.835         | 474       | -             | -         |                           | 2.243         | 396       |               | -            |                  | - ///////////////////////////////////// | 724         |
|                              | Retail - Other Retail - Of Which: SME                                   |                 | -             | -         | -                | -               | 596           | 48        | -             | -         |                           | 428           | 42        |               | -            |                  | - ///////////////////////////////////// | 53          |
|                              | Retail - Other Retail - Of Which: non-SME                               |                 | -             | -         | -                | -               | 2.239         | 426       |               | -         |                           | 1.816         | 354       |               | -            |                  | -                                       | 672         |
|                              | Equity  |                 | -             | -         | -                | -               | 64            | -         | -             | -         |                           | 64            | -         |               | -            |                  | - ///////////////////////////////////// | -           |
|                              | Securitisation  |                 | -             | -         | -                | -               | -             | -         | -             | -         |                           | -             | -         |               | -            |                  | - ///////////////////////////////////// |             |
|                              | Other non-credit obligation assets                                      |                 | -             | -         |                  | -               | 1.158         | -         |               | -         |                           | 853           | -         |               | -            |                  | -                                       |             |
|                              | TOTAL   |                 | 0             | 0         | 0                | 0               | 28.674        | 2.520     | 0             | 0         | 0 0                       | 16.779        | 2.539     | -             | 0            | -                | 0 25                                    | i9 3.606    |
|                              | Securitisation and re-securitisations positions deducted from capital * |                 | -             | -         |                  | -               | -             | -         | -             | -         |                           | -             | -         |               | -            |                  | -                                       |             |

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

|                                     |   | LTV % ** (as of |               | Exp       | osure values (as o | of 31/12/2012 | :) **         |           |                         | RWA (as of 31 | /12/2012) ** |               |           |               | Value adjus | tments and provis | sions (as of 3 | 31/12/2012) ** |           |
|-------------------------------------|---|-----------------|---------------|-----------|--------------------|---------------|---------------|-----------|-------------------------|---------------|--------------|---------------|-----------|---------------|-------------|-------------------|----------------|----------------|-----------|
| Counterparty Country <sup>(1)</sup> |   | 31/12/2012)     | F-IRB         |           | A-IRB              |               | STA           |           | F-IRB                   | A-IR          | В            | ST/           |           | F-IRB         |             | A-IRB             |                | STA            | A         |
|                                     |   |                 | Non-defaulted | Defaulted | Non-defaulted      | Defaulted     | Non-defaulted | Defaulted | Non-defaulted Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted     | Defaulted      | Non-defaulted  | Defaulted |
|                                     | Central banks and central governments                                   |                 | -             | -         | -                  | -             | 1.199         | -         |                         | -             | -            | 0             | -         |               | -           |                   | -              |                | 1         |
|                                     | Institutions  |                 | -             |           | -                  | -             | 53            | -         |                         | -             | -            | 1             | -         |               | -           |                   | -              |                |           |
|                                     | Corporates  |                 | -             |           | -                  | -             | 7.483         | 1.112     |                         | -             | -            | 5.567         | 1.090     |               | -           |                   | -              |                | 1.26      |
|                                     | Corporates - Of Which: Specialised Lending                              |                 | -             | -         | -                  | -             | 130           |           |                         | -             | -            | 126           | -         |               |             |                   | -              |                | 1         |
|                                     | Corporates - Of Which: SME  |                 | -             | -         | -                  | -             | 1.035         | 139       |                         | -             | -            | 757           | 137       |               | -           |                   | -              |                | 3         |
|                                     | Retail  |                 | -             |           | -                  | -             | 4.939         | 551       |                         | -             |              | 2.151         | 539       |               |             |                   | -              |                | 55        |
|                                     | Retail - Secured on real estate property                                | 74,1%           | -             | -         | -                  | -             | 4.093         | 375       |                         | -             | -            | 1.366         | 442       |               |             |                   | -              |                | 53        |
|                                     | Retail - Secured on real estate property - Of Which: SME                | 73,0%           | -             |           | -                  | -             | 378           | 26        |                         | -             | -            | 167           | 26        |               |             |                   | -              |                | 4         |
|                                     | Retail - Secured on real estate property - Of Which: non-SME            | 74,2%           |               |           | -                  |               | 3.714         | 349       |                         |               |              | 1.199         | 416       |               |             |                   | -              |                | 48        |
| Cyprus                              | Retail - Qualifying Revolving   |                 | -             | -         | -                  | -             | 103           | 5         |                         | -             | -            | 57            | 5         |               |             |                   | -              |                | 1         |
|                                     | Retail - Other Retail   |                 | -             |           | -                  | -             | 743           | 171       |                         | -             | -            | 728           | 92        |               | -           |                   | -              |                | 1         |
|                                     | Retail - Other Retail - Of Which: SME                                   |                 | -             |           | -                  | -             | 193           | 15        |                         | -             | -            | 114           | 14        |               |             |                   | -              |                |           |
|                                     | Retail - Other Retail - Of Which: non-SME                               |                 | -             | -         | -                  | -             | 549           | 157       |                         | -             | -            | 614           | 79        |               |             |                   | -              |                |           |
|                                     | Equity  |                 | -             |           | -                  |               | 8             |           |                         | -             | -            | 8             | -         |               |             |                   | -              |                |           |
|                                     | Securitisation  |                 | -             | -         | -                  | -             | -             |           |                         | -             | -            | -             | -         |               | -           |                   | -              |                |           |
|                                     | Other non-credit obligation assets                                      |                 | -             |           | -                  | -             | 438           | -         |                         | -             | -            | 326           | -         |               | -           |                   | -              |                |           |
|                                     | TOTAL   |                 | 0             | 0         | 0                  | 0             | 14.120        | 1.663     | 0 0                     | 0             | 0            | 8.054         | 1.629     | -             | 0           | -                 | 0              | 154            | 1.82      |
|                                     | 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

|                                 |   |                                |               | Exp       | osure values (as of 31/12/2 | 012) **         |           |               |           | RWA (as of 31 | /12/2012) ** |               |           | Value ac              | ljustments and provisions (as           | of 31/12/2012) ** |        |
|---------------------------------|---|--------------------------------|---------------|-----------|-----------------------------|-----------------|-----------|---------------|-----------|---------------|--------------|---------------|-----------|-----------------------|---|-------------------|--------|
| terparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>31/12/2012) | F-IRB         | 3         | A-IRB                       | ST              | ١         | F-IR          | ₹B        | A-IR          | в            | STA           |           | F-IRB                 | A-IRB                                   | STA               | A      |
|                                 |   |                                | Non-defaulted | Defaulted | Non-defaulted Defaulte      | d Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted | Non-defaulted Default | ed Non-defaulted Defaulted              | Non-defaulted     | Defaul |
|                                 | Central banks and central governments                                   |                                | -             | -         | -                           | - 410           | -         | -             | -         | -             | -            | -             | -         |                       | - ////////////////////////////////////  |                   |        |
|                                 | Institutions  |                                | -             |           | -                           | - 675           | -         | -             |           | -             | -            | 137           |           |                       | -                                       |                   |        |
|                                 | Corporates  |                                | -             | -         | -                           | - 354           | 39        | -             | -         | -             | -            | 261           | 38        |                       | -                                       |                   |        |
|                                 | Corporates - Of Which: Specialised Lending                              |                                | -             |           | -                           |                 | -         | -             | -         | -             | -            | -             |           |                       | -                                       |                   | į      |
|                                 | Corporates - Of Which: SME  |                                | -             | -         | -                           | - 149           | 14        | -             | -         | -             | -            | 112           | 13        |                       | -                                       |                   |        |
|                                 | Retail  |                                | -             | -         | -                           | - 369           | 23        | -             | -         | -             | -            | 180           | 23        |                       | -                                       |                   |        |
|                                 | Retail - Secured on real estate property                                | 60,4%                          | -             | -         | -                           | - 235           | 15        | -             | -         |               | -            | 86            | 15        |                       | -                                       |                   |        |
|                                 | Retail - Secured on real estate property - Of Which: SME                | 66,5%                          | -             | -         | -                           | - 62            | 3         | -             | -         | -             | -            | 43            | 3         |                       | -                                       |                   |        |
| United Kingdom                  | Retail - Secured on real estate property - Of Which: non-SME            | 58,4%                          | -             |           | -                           | - 173           | 11        | -             | -         |               | -            | 43            | 11        |                       | - ///////////////////////////////////// |                   |        |
| onited Kingdoni                 | Retail - Qualifying Revolving   |                                | -             | -         | -                           |                 |           | -             | -         | -             | -            | -             |           |                       | - ///////////////////////////////////// |                   |        |
|                                 | Retail - Other Retail   |                                | -             | -         | -                           | - 135           | 8         | -             | -         | -             | -            | 95            | 8         |                       | -                                       |                   |        |
|                                 | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         | -                           | - 42            | 2         | -             | -         | -             | -            | 29            | 1         |                       | -                                       |                   | :      |
|                                 | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                           | - 93            | 7         | -             | -         | -             | -            | 66            | 7         |                       | - ///////////////////////////////////// |                   |        |
|                                 | Equity  |                                | -             |           | -                           |                 | -         | -             | -         | -             | -            | -             |           |                       | -                                       |                   |        |
|                                 | Securitisation  |                                | -             | -         | -                           |                 | -         | -             | -         | -             | -            | -             | -         |                       | -                                       |                   |        |
|                                 | Other non-credit obligation assets                                      |                                | -             | -         | -                           | - 16            | -         | -             | -         | -             | -            | 15            | -         |                       | -                                       |                   |        |
|                                 | TOTAL   |                                | 0             | 0         | 0 0                         | 1.825           | 62        | 0             | 0         | 0             | 0            | 594           | 61        | - 0                   | - 0                                     | -                 |        |
|                                 | Securitisation and re-securitisations positions deducted from capital * |                                |               |           |                             |                 |           |               |           |               |              |               |           |                       | - ///////////////////////////////////// |                   |        |

#### Notes and definitions

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

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

|                          |   | 1 71/0/ ** (                   |               | Exposu      | ure values (as | of 31/12/2012) | **            |           |               |           | RWA (as of 31 | /12/2012) ** |                         |   | Value adjus | tments and prov | isions (as of 31/12/2012) **            |           |
|--------------------------|---|--------------------------------|---------------|-------------|----------------|----------------|---------------|-----------|---------------|-----------|---------------|--------------|-------------------------|---|-------------|-----------------|---|-----------|
| Counterparty Country (1) |   | LTV % ** (as of<br>31/12/2012) | F-IF          | RB          | A-IR           | В              | STA           |           | F-IR          | В         | A-IR          | В            | STA                     | F-IRI                                   | 3           | A-IR            | B S1                                    | ſA        |
|                          |   |                                | Non-defaulted | Defaulted N | Non-defaulted  | Defaulted      | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted    | Non-defaulted Defaulted | Non-defaulted                           | Defaulted   | Non-defaulted   | Defaulted Non-defaulted                 | Defaulted |
|                          | Central banks and central governments                                   |                                | -             | -           | -              | -              | 82            | -         | -             | -         | -             | -            |                         | -                                       | -           |                 | -                                       | -         |
|                          | Institutions  |                                | -             | -           |                | -              | 297           | -         |               | -         | -             | -            | 293                     | -                                       | -           |                 | -                                       | -         |
|                          | Corporates  |                                | -             | -           | -              | -              | 3.372         | 313       |               | -         | -             |              | 2.770 30                | 5                                       | -           |                 | -                                       | 681       |
|                          | Corporates - Of Which: Specialised Lending                              |                                | -             | -           |                | -              | -             |           |               | -         | -             | -            |                         | -                                       | -           |                 | -                                       | -         |
|                          | Corporates - Of Which: SME  |                                | -             | -           | -              | -              | 1.158         | 112       |               | -         | -             | -            | 946 10                  | 9                                       | -           |                 | - ///////////////////////////////////// | 127       |
|                          | Retail  |                                | -             | -           |                | -              | 2.807         | 365       |               | -         | -             | -            | 1.461 35                | 0                                       | -           |                 | -                                       | 615       |
|                          | Retail - Secured on real estate property                                | 57,5%                          | -             | -           |                | -              | 1.697         | 113       |               | -         | -             | -            | 658 13                  | 1                                       | -           |                 | -                                       | 128       |
|                          | Retail - Secured on real estate property - Of Which: SME                | 63,1%                          | -             | -           |                | -              | 242           | 53        |               | -         | -             | -            | 119 6                   | 1                                       | -           |                 | -                                       | 102       |
| Greece                   | Retail - Secured on real estate property - Of Which: non-SME            | 56,0%                          |               |             | -              | -              | 1.454         | 59        |               | -         | -             | -            | 539 7                   | 0                                       |             |                 | - ///////////////////////////////////// | 26        |
| Greece                   | Retail - Qualifying Revolving   |                                | -             |             | -              | -              | -             |           |               | -         | -             | -            |                         | - ///////////////////////////////////// | -           |                 | - ///////////////////////////////////// |           |
|                          | Retail - Other Retail   |                                | -             | -           | -              | -              | 1.110         | 252       |               | -         | -             | -            | 803 21                  | 9                                       | -           |                 | -                                       | 487       |
|                          | Retail - Other Retail - Of Which: SME                                   |                                | -             |             | -              | -              | 347           | 30        |               | -         | -             | -            | 276 2                   |   |             |                 | - ///////////////////////////////////// | 47        |
|                          | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -           | -              | -              | 763           | 222       | -             | -         | -             | -            | 527 194                 | 4                                       |             |                 | -                                       | 440       |
|                          | Equity  |                                | -             |             | -              | -              | 1             | -         |               | -         | -             | -            | 1 .                     | - ///////////////////////////////////// | -           |                 | -                                       |           |
|                          | Securitisation  |                                | -             | -           |                | -              | -             |           |               | -         | -             | -            |                         | -                                       |             |                 | -                                       | -         |
|                          | Other non-credit obligation assets                                      |                                | -             | -           |                | -              | 421           | -         |               | -         | -             | -            | 309                     | -                                       | -           |                 | -                                       | -         |
|                          | TOTAL   |                                | 0             | 0           | 0              | 0              | 6.980         | 678       | 0             | 0         | 0             | 0            | 4.834 65                | 5 -                                     | 0           | -               | 0 23                                    | 1.296     |
| Notes and definitions    | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -           | -              | -              | -             |           | -             | -         | -             | -            |                         | -                                       | -           |                 | -                                       | -         |

Notes and

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

|                                |   |                                |               | Exp       | osure values (as | of 31/12/201 | 12) **                  |                 |           | RWA (as of 31/ | 12/2012) ** |                        |   | Value adjustments and pro               | visions (as of | 31/12/2012) ** |        |
|--------------------------------|---|--------------------------------|---------------|-----------|------------------|--------------|-------------------------|-----------------|-----------|----------------|-------------|------------------------|---|---|----------------|----------------|--------|
| erparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>31/12/2012) | F-IR          | B         | A-IR             | в            | STA                     | F-IF            | RB        | A-IRE          |             | STA                    | F-IRI                                   | B A-IF                                  | в              | ST             | A      |
|                                |   |                                | Non-defaulted | Defaulted | Non-defaulted    | Defaulted    | Non-defaulted Defaulted | i Non-defaulted | Defaulted | Non-defaulted  | Defaulted   | Non-defaulted Defaulte | d Non-defaulted                         | Defaulted Non-defaulted                 | Defaulted      | Non-defaulted  | Defaul |
|                                | Central banks and central governments                                   |                                | -             | -         | -                | -            | 31                      |                 | -         | -              | -           | 12                     | -                                       | -                                       | -              |                |        |
|                                | Institutions  |                                |               | -         |                  | -            | 25                      |                 |           | -              | -           | 9                      | -                                       | -                                       | -              |                |        |
|                                | Corporates  |                                |               | -         |                  | -            | 341                     | 5 -             |           | -              | -           | 330                    | 5                                       | -                                       | -              |                |        |
|                                | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                | -            |                         |                 | -         | -              | -           | -                      | -                                       | - ///////////////////////////////////// | -              |                |        |
|                                | Corporates - Of Which: SME  |                                | -             | -         | -                | -            | 19                      |                 | -         | -              | -           | 18                     | -                                       | -                                       | -              |                |        |
|                                | Retail  |                                |               | -         | -                | -            | 67                      | 2 -             | -         | -              | -           | 33                     | 2                                       | -                                       | -              |                |        |
|                                | Retail - Secured on real estate property                                | 57,7%                          |               |           | -                | -            | 41                      | 0 -             | -         | -              | -           | 16                     | 0                                       | -                                       | -              |                |        |
|                                | Retail - Secured on real estate property - Of Which: SME                | 59,7%                          | -             | -         | -                | -            | 1                       |                 | -         | -              | -           | 0                      | -                                       | -                                       | -              |                |        |
| Romania                        | Retail - Secured on real estate property - Of Which: non-SME            | 57,7%                          |               | -         |                  |              | 40                      | 0 -             | -         | -              |             | 15                     | 0                                       | -                                       | -              |                |        |
| Komama                         | Retail - Qualifying Revolving   |                                | -             | -         | -                | -            | -                       |                 | -         | -              |             | -                      | - ///////////////////////////////////// | -                                       | -              |                |        |
|                                | Retail - Other Retail   |                                |               | -         | -                | -            | 26                      | 2 -             | -         | -              | -           | 18                     | 2                                       | -                                       | -              |                |        |
|                                | Retail - Other Retail - Of Which: SME                                   |                                |               | -         |                  | -            | 13                      | 1 -             | -         | -              | -           | 9                      | 1                                       | - ///////////////////////////////////// | -              |                |        |
|                                | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                | -            | 13                      | 0 -             | -         | -              |             | 9                      | 0                                       | -                                       | -              |                | i.     |
|                                | Equity  |                                | -             | -         | -                | -            | 54                      |                 | -         | -              | -           | 54                     | -                                       | - ///////////////////////////////////// | -              |                | į.     |
|                                | Securitisation  |                                |               | -         | -                | -            |                         |                 | -         | -              | -           | -                      | -                                       | -                                       | -              |                |        |
|                                | Other non-credit obligation assets                                      |                                |               | -         | -                | -            | 7                       |                 | -         | -              |             | 5                      | -                                       | -                                       | -              |                | 1      |
|                                | TOTAL   |                                | 0             | 0         | 0                | 0            | 525                     | 6 0             | 0         | 0              | 0           | 443                    | 6 -                                     | 0 -                                     | 0              | 1              |        |
|                                | Securitisation and re-securitisations positions deducted from capital * |                                |               |           | -                |              |                         |                 |           | -              |             | -                      | -                                       | -                                       | -              |                |        |

#### Notes and definitions

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

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

|                         |   |                                |               | Expo      | osure values (a | s of 31/12/2012 | ) **          |           |               |           | RWA (as of 31 | /12/2012) ** |               |           |               | Value adjus | tments and prov | isions (as of 3 <sup>,</sup> | 1/12/2012) ** |           |
|-------------------------|---|--------------------------------|---------------|-----------|-----------------|-----------------|---------------|-----------|---------------|-----------|---------------|--------------|---------------|-----------|---------------|-------------|-----------------|------------------------------|---------------|-----------|
| ounterparty Country (1) |   | LTV % ** (as of<br>31/12/2012) | F-IR          | В         | A-IF            | RB              | STA           |           | F-IR          | в         | A-IR          | в            | STA           |           | F-IRI         | 3           | A-IRI           | В                            | STA           | (         |
|                         |   |                                | Non-defaulted | Defaulted | Non-defaulted   | Defaulted       | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted   | Defaulted                    | Non-defaulted | Defaulted |
|                         | Central banks and central governments                                   |                                | -             | -         |                 | -               | -             | -         | -             | -         |               | -            | -             | -         |               | -           |                 | -                            |               |           |
|                         | Institutions  |                                | -             |           |                 | -               | 225           |           | -             |           |               | -            | 45            |           |               | -           |                 | -                            |               |           |
|                         | Corporates  |                                | -             | -         |                 | -               |               | -         |               | -         |               | -            | -             |           |               | -           |                 | -                            |               |           |
|                         | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -               | -               | -             | -         | -             | -         | -             | -            | -             | -         |               | -           |                 | -                            |               |           |
|                         | Corporates - Of Which: SME  |                                | -             | -         |                 | -               | -             |           |               | -         |               | -            | -             |           |               |             |                 | -                            |               |           |
|                         | Retail  |                                | -             | -         |                 | -               | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                 | -                            |               |           |
|                         | Retail - Secured on real estate property                                | 0,0%                           | -             |           |                 | -               |               |           | -             |           |               | -            | -             |           |               | -           |                 | -                            |               |           |
|                         | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         |                 | -               |               |           |               | -         |               | -            | -             | -         |               | -           |                 | -                            |               |           |
| U.S.                    | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -         |                 | -               | -             |           | -             | -         | -             | -            | -             |           |               | -           |                 | - 1                          |               |           |
| 0.3.                    | Retail - Qualifying Revolving   |                                | -             | -         |                 | -               | -             |           | -             | -         | -             | -            | -             | -         |               | -           |                 | -                            |               |           |
|                         | Retail - Other Retail   |                                | -             |           |                 | -               |               |           |               |           |               | -            | -             |           |               | -           |                 | -                            |               |           |
|                         | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         | -               | -               | -             | -         | -             | -         | -             | -            | -             | -         |               | -           |                 | -                            |               | -         |
|                         | Retail - Other Retail - Of Which: non-SME                               |                                | -             |           |                 | -               |               |           |               |           | -             | -            | -             |           |               | -           |                 | -                            |               |           |
|                         | Equity  |                                | -             | -         | -               | -               | -             | -         | -             | -         | -             | -            | -             | -         |               |             |                 | -                            |               |           |
|                         | Securitisation  |                                | -             | -         |                 | -               | -             |           | -             | -         |               | -            | -             | -         |               | -           |                 | -                            |               |           |
|                         | Other non-credit obligation assets                                      |                                | -             |           |                 | -               |               |           | -             |           |               | -            | -             |           |               | -           |                 | -                            |               |           |
|                         | TOTAL   |                                | 0             | 0         | 0               | 0               | 225           | 0         | 0             | 0         | 0             | 0            | 45            | 0         | -             | 0           | -               | 0                            | -             | 0         |
|                         | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         |                 | -               | -             |           | -             | -         |               | -            | -             |           |               |             |                 | -                            |               |           |

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

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

|                          |   | 1710/11/11/11                  |               | Exp       | oosure values (as of 31/12/20 | 12) **        |           |                         | RWA (as of 31/12/2012 | 2) **              |           | Value a   | djustments and prov                     | visions (as of 31/12/20                 | 2) **         |
|--------------------------|---|--------------------------------|---------------|-----------|-------------------------------|---------------|-----------|-------------------------|-----------------------|--------------------|-----------|---|---|---|---------------|
| y Country <sup>(1)</sup> |   | LTV % ** (as of<br>31/12/2012) | F-IRE         | 3         | A-IRB                         | STA           |           | F-IRB                   | A-IRB                 | ST                 | Ą         | F-IRB   | A-IR                                    | 8                                       | STA           |
|                          |   |                                | Non-defaulted | Defaulted | Non-defaulted Defaulted       | Non-defaulted | Defaulted | Non-defaulted Defaulted | Non-defaulted Defau   | lted Non-defaulted | Defaulted | Non-defaulted Defaul  | ed Non-defaulted                        | Defaulted Non-de                        | faulted Defau |
|                          | Central banks and central governments                                   |                                | -             | -         |                               | 130           | -         |                         | -                     | - 66               | -         |   | -                                       | -                                       |               |
|                          | Institutions  |                                | -             | -         |                               | 130           | -         |                         | -                     | - 34               | -         |   | -                                       | -                                       |               |
|                          | Corporates  |                                |               | -         |                               | 1.111         | 19        |                         | -                     | - 1.067            | 22        | 2   | -                                       | -                                       |               |
|                          | Corporates - Of Which: Specialised Lending                              |                                | -             |           |                               | -             |           |                         | -                     |                    | -         |   | -                                       | - /////////                             |               |
|                          | Corporates - Of Which: SME  |                                | -             | -         |                               | -             |           |                         | -                     |                    | -         |   | -                                       | - /////////                             |               |
|                          | Retail  |                                |               |           |                               | 428           | 8         |                         | -                     | - 299              | 10        | D Contraction of the second | -                                       | -                                       |               |
|                          | Retail - Secured on real estate property                                | 0,0%                           |               | -         |                               | 55            | -         |                         | -                     | - 19               | -         |   | -                                       | -                                       |               |
|                          | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             |           |                               | -             | -         |                         | -                     |                    | -         |   | -                                       | -                                       |               |
| Russia                   | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             |           |                               | 55            |           |                         | -                     | - 19               | -         |   | - ///////////////////////////////////// |   |               |
|                          | Retail - Qualifying Revolving   |                                | -             | -         |                               | -             |           |                         | -                     |                    | -         |   | - ///////////////////////////////////// | - ///////////////////////////////////// |               |
|                          | Retail - Other Retail   |                                | -             | -         |                               | 373           | 8         |                         | -                     | - 280              | 10        | D   | -                                       | -                                       |               |
|                          | Retail - Other Retail - Of Which: SME                                   |                                |               |           |                               | -             |           |                         | -                     |                    | -         |   | -                                       | - /////////                             |               |
|                          | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         |                               | 373           | 8         |                         | -                     | - 280              | 10        |   | - ///////////////////////////////////// | - ///////////////////////////////////// |               |
|                          | Equity  |                                | -             |           |                               | 1             | -         |                         | -                     | - 1                | -         |   | - ///////////////////////////////////// | - ///////////////////////////////////// |               |
|                          | Securitisation  |                                | -             | -         |                               | -             | -         |                         | -                     |                    | -         |   | -                                       | -                                       |               |
|                          | Other non-credit obligation assets                                      |                                |               | -         |                               | 216           | -         |                         | -                     | - 145              | -         |   | -                                       | -                                       |               |
|                          | TOTAL   |                                | 0             | 0         | 0 0                           | 2.017         | 28        | 0 0                     | 0 0                   | 1.611              | 32        | 2 - 0   | -                                       | 0                                       | -             |
|                          | Securitisation and re-securitisations positions deducted from capital * |                                | -             |           |                               | -             |           |                         | -                     |                    | -         |   | - ///////////////////////////////////// | - /////////                             |               |

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

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

|                                    |   |                                |               | Exp       | osure values (as of 31/12/2 | 012) **               |         |               |           | RWA (as of 31/12/2012) ** |                         | Value adju              | stments and provisi | ons (as of 31/12/2012) **               |             |
|------------------------------------|---|--------------------------------|---------------|-----------|-----------------------------|-----------------------|---------|---------------|-----------|---------------------------|-------------------------|-------------------------|---------------------|---|-------------|
| ounterparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>31/12/2012) | F-IR          | в         | A-IRB                       | STA                   |         | F-IRB         | 3         | A-IRB                     | STA                     | F-IRB                   | A-IRB               | ST                                      | STA         |
|                                    |   |                                | Non-defaulted | Defaulted | Non-defaulted Defaulte      | d Non-defaulted Defau | ilted N | lon-defaulted | Defaulted | Non-defaulted Defaulted   | Non-defaulted Defaulted | Non-defaulted Defaulted | Non-defaulted       | Defaulted Non-defaulted                 | d Defaulted |
|                                    | Central banks and central governments                                   |                                | -             | -         | -                           | - 488                 | -       | -             | -         |                           |                         | ·                       |                     | -                                       |             |
|                                    | Institutions  |                                | -             | -         | -                           | - 74                  | -       | -             | -         |                           | 16                      |                         |                     | -                                       |             |
|                                    | Corporates  |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         |                         |                     | -                                       | //          |
|                                    | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         |                         |                     | - ///////////////////////////////////// |             |
|                                    | Corporates - Of Which: SME  |                                | -             | -         | -                           |                       | -       | -             |           |                           |                         |                         |                     | - ///////////////////////////////////// |             |
|                                    | Retail  |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         |                         |                     | -                                       |             |
|                                    | Retail - Secured on real estate property                                | 0,0%                           | -             | -         | -                           |                       | -       | -             | -         |                           |                         | · ·                     |                     | -                                       |             |
|                                    | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         | -                           |                       | -       | -             | -         |                           |                         |                         |                     | -                                       |             |
| France                             | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -         | -                           |                       | -       | -             | -         |                           |                         | · ·                     |                     | -                                       |             |
|                                    | Retail - Qualifying Revolving   |                                | -             | -         | -                           |                       | -       | -             |           |                           |                         |                         |                     | - ///////////////////////////////////// |             |
|                                    | Retail - Other Retail   |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         |                         |                     | -                                       |             |
|                                    | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         | -                           |                       | -       | -             |           |                           |                         |                         |                     | - ///////////////////////////////////// |             |
|                                    | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                           |                       |         | -             | -         |                           |                         |                         |                     | - ///////////////////////////////////// |             |
|                                    | Equity  |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         | · · ·                   |                     | - ///////////////////////////////////// |             |
|                                    | Securitisation  |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         | · ·                     |                     | -                                       |             |
|                                    | Other non-credit obligation assets                                      |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         |                         |                     | -                                       |             |
|                                    | TOTAL   |                                | 0             | 0         | 0 0                         | 562 0                 |         | 0             | 0         | 0 0                       | 16 0                    | - 0                     | -                   | 0 -                                     | - 0         |
|                                    | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         | -                           |                       | -       | -             | -         |                           |                         |                         |                     | -                                       |             |

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

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

|                                    |   |                                | Exp                     | oosure values (as of 31/12/2 | 012) **                   |                         | RWA (as of 31/12/2012) ** |                         | Value adjus             | stments and provisions (as | of 31/12/2012) **                       |
|------------------------------------|---|--------------------------------|-------------------------|------------------------------|---------------------------|-------------------------|---------------------------|-------------------------|-------------------------|----------------------------|---|
| ounterparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>31/12/2012) | F-IRB                   | A-IRB                        | STA                       | F-IRB                   | A-IRB                     | STA                     | F-IRB                   | A-IRB                      | STA                                     |
|                                    |   |                                | Non-defaulted Defaulted | Non-defaulted Defaulted      | d Non-defaulted Defaulted | Non-defaulted Defaulted | Non-defaulted Defaulted   | Non-defaulted Defaulted | Non-defaulted Defaulted | Non-defaulted Defaulte     | d Non-defaulted Defaulte                |
|                                    | Central banks and central governments                                   |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | -                                       |
|                                    | Institutions  |                                |                         | -                            | - 471                     | ·                       |                           | 40 -                    | -                       |                            | -                                       |
|                                    | Corporates  |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | -                                       |
|                                    | Corporates - Of Which: Specialised Lending                              |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | -                                       |
|                                    | Corporates - Of Which: SME  |                                |                         | -                            |                           |                         |                           |                         |                         |                            | - ///////////////////////////////////// |
|                                    | Retail  |                                |                         | -                            |                           |                         |                           |                         | · ·                     |                            | -                                       |
|                                    | Retail - Secured on real estate property                                | 0,0%                           |                         | -                            |                           |                         |                           |                         | · ·                     |                            | -                                       |
|                                    | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           |                         | -                            |                           |                         |                           |                         | -                       |                            | -                                       |
| Luxembourg                         | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           |                         |                              |                           |                         |                           |                         |                         |                            | - ///////////////////////////////////// |
| Laxonibodig                        | Retail - Qualifying Revolving   |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | - ///////////////////////////////////// |
|                                    | Retail - Other Retail   |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | -                                       |
|                                    | Retail - Other Retail - Of Which: SME                                   |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | -                                       |
|                                    | Retail - Other Retail - Of Which: non-SME                               |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | - ///////////////////////////////////// |
|                                    | Equity  |                                |                         | -                            |                           |                         |                           |                         |                         |                            | -                                       |
|                                    | Securitisation  |                                |                         | -                            |                           |                         |                           |                         | ·                       |                            | -                                       |
|                                    | Other non-credit obligation assets                                      |                                |                         | -                            |                           |                         |                           |                         | -                       |                            | -                                       |
|                                    | TOTAL   |                                | 0 0                     | 0 0                          | 471 0                     | 0 0                     | 0 0                       | 40 0                    | - 0                     | - 0                        | - 0                                     |
|                                    | Securitisation and re-securitisations positions deducted from capital * |                                |                         | -                            |                           |                         |                           |                         | ·                       |                            | -                                       |

Notes and definitions

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

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

|                                     |   |                                |                 | Expo     | osure values (as of 31/1 | 2/2012) ** |                     |               |           | RWA (as of 3  | 1/12/2012) ** |               |           |               | Value adjustments ar | d provisions (as | of 31/12/2012) ** |           |
|-------------------------------------|---|--------------------------------|-----------------|----------|--------------------------|------------|---------------------|---------------|-----------|---------------|---------------|---------------|-----------|---------------|----------------------|------------------|-------------------|-----------|
| Counterparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>31/12/2012) | F-IRB           |          | A-IRB                    |            | STA                 | F-IF          | RB        | A-II          | RB            | ST            | A         | F-IR          | в                    | A-IRB            | ST                | ΤA        |
|                                     |   |                                | Non-defaulted D | efaulted | Non-defaulted Defau      | ulted Non- | defaulted Defaulted | Non-defaulted | Defaulted | Non-defaulted | I Defaulted   | Non-defaulted | Defaulted | Non-defaulted | Defaulted Non-def    | aulted Defaulte  | d Non-defaulted   | Defaulted |
|                                     | Central banks and central governments                                   |                                | -               | -        | -                        | -          |                     | -             | -         |               | -             | -             | -         |               | -                    |                  | -                 |           |
|                                     | Institutions  |                                | -               |          | -                        | -          |                     | -             | -         |               |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Corporates  |                                | -               | -        | -                        | -          |                     | -             | -         |               |               |               | -         |               | -                    |                  | -                 |           |
|                                     | Corporates - Of Which: Specialised Lending                              |                                | -               | -        | -                        | -          |                     | -             | -         | -             |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Corporates - Of Which: SME  |                                | -               |          | -                        | -          |                     | -             | -         | -             |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Retail  |                                | -               | -        | -                        | -          |                     | -             | -         |               |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Retail - Secured on real estate property                                | 0,0%                           | -               |          | -                        | -          |                     |               | -         |               |               | -             |           |               | -                    |                  | -                 |           |
|                                     | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -               |          | -                        | -          |                     | -             | -         |               |               | -             | -         |               | -                    |                  | -                 |           |
| #N/A                                | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -               |          | -                        | -          |                     | -             | -         |               |               | -             |           |               | - ////////           |                  | -                 | 2         |
|                                     | Retail - Qualifying Revolving   |                                | -               | -        | -                        | -          |                     | -             | -         | -             |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Retail - Other Retail   |                                | -               |          | -                        | -          |                     | -             | -         | -             |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Retail - Other Retail - Of Which: SME                                   |                                | -               |          | -                        | -          |                     | -             | -         | -             |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Retail - Other Retail - Of Which: non-SME                               |                                | -               |          | -                        | -          |                     |               | -         |               |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Equity  |                                | -               | -        | -                        | -          |                     | -             | -         | -             |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Securitisation  |                                | -               | -        | -                        | -          |                     | -             | -         |               |               | -             | -         |               | -                    |                  | -                 |           |
|                                     | Other non-credit obligation assets                                      |                                | -               | -        | -                        | -          |                     |               | -         |               |               |               | -         |               | -                    |                  | -                 |           |
|                                     | TOTAL   |                                | 0               | 0        | 0 0                      | )          | 0 0                 | 0             | 0         | 0             | 0             | 0             | 0         | -             | 0                    | - 0              | -                 | 0         |
|                                     | Securitisation and re-securitisations positions deducted from capital * |                                | -               | -        | -                        | -          |                     | -             | -         |               |               | -             | -         |               | -                    |                  | -                 |           |

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

|                    |   |                                |               | Exp       | osure values (as | of 31/12/201 | 2) **         |           |               |           | RWA (as of 31 | /12/2012) ** |               |           |               | Value adjus | tments and provis | ions (as of 31/12/2012)                 |            |
|--------------------|---|--------------------------------|---------------|-----------|------------------|--------------|---------------|-----------|---------------|-----------|---------------|--------------|---------------|-----------|---------------|-------------|-------------------|---|------------|
| rparty Country (1) |   | LTV % ** (as of<br>31/12/2012) | F-IR          | B         | A-IF             | B            | ST            |           | F-IRI         | В         | A-IR          | в            | ST            | ١         | F-IRE         | 3           | A-IRB             |   | STA        |
|                    |   |                                | Non-defaulted | Defaulted | Non-defaulted    | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted     | Defaulted Non-defaul                    | ted Defaul |
|                    | Central banks and central governments                                   |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            | -             | -         |               | -           |                   | - ///////////////////////////////////// |            |
|                    | Institutions  |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                   | -                                       |            |
|                    | Corporates  |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               |             |                   | - ///////////////////////////////////// |            |
|                    | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                | -            | -             | -         |               |           | -             | -            | -             |           |               |             |                   | - ///////////////////////////////////// |            |
|                    | Corporates - Of Which: SME  |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                   | - ///////////////////////////////////// |            |
|                    | Retail  |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            | -             | -         |               | -           |                   | - ///////////////////////////////////// |            |
|                    | Retail - Secured on real estate property                                | 0,0%                           | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               |             |                   | - ///////////////////////////////////// |            |
|                    | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                   | - ///////////////////////////////////// |            |
|                    | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -         | -                | -            | -             |           | -             | -         | -             |              | -             | -         |               |             |                   | - ///////////////////////////////////// |            |
| #N/A               | Retail - Qualifying Revolving   |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                   | - ///////////////////////////////////// |            |
|                    | Retail - Other Retail   |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                   | -                                       |            |
|                    | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            | -             |           |               |             |                   | - ///////////////////////////////////// |            |
|                    | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                   | - ///////////////////////////////////// |            |
|                    | Equity  |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            | -             | -         |               | -           |                   | - ///////////////////////////////////// |            |
|                    | Securitisation  |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            |               | -         |               | -           |                   | -                                       |            |
|                    | Other non-credit obligation assets                                      |                                | -             | -         | -                | -            | -             | -         |               | -         | -             | -            |               | -         |               | -           |                   | -                                       |            |
|                    | TOTAL   |                                | 0             | 0         | 0                | 0            | 0             | 0         | 0             | 0         | 0             | 0            | 0             | 0         |               | 0           | -                 | 0                                       | - (        |
|                    | Securitisation and re-securitisations positions deducted from capital * |                                | -             |           | -                |              |               |           |               |           | -             |              |               |           |               |             |                   | -                                       |            |

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

|                            |   | 1 70/ 0/ ++ /6                 |               | Exp       | osure values (as | of 30/06/201 | 3) **         |           |                         | RWA (as of 30 | /06/2013) ** |               |           |               | Value adjustme | ents and provisi | ons (as of 30/06/2013) **               |           |
|----------------------------|---|--------------------------------|---------------|-----------|------------------|--------------|---------------|-----------|-------------------------|---------------|--------------|---------------|-----------|---------------|----------------|------------------|---|-----------|
| couterparty countries      |   | LTV % ** (as of<br>30/06/2013) | F-IR          | в         | A-IR             | в            | STA           |           | F-IRB                   | A-IR          | в            | STA           |           | F-IR          | в              | A-IRB            | ST                                      | ΓA        |
|                            |   |                                | Non-defaulted | Defaulted | Non-defaulted    | Defaulted    | Non-defaulted | Defaulted | Non-defaulted Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted N    | Non-defaulted    | Defaulted Non-defaulted                 | Defaulted |
|                            | Central banks and central governments                                   |                                |               | -         |                  | -            | 4.311         | 1         |                         | -             | -            | 43            | 1         |               | -              |                  | -                                       | -         |
|                            | Institutions  |                                |               | -         |                  | -            | 2.386         | -         |                         | -             | -            | 987           | -         |               | -              |                  | -                                       | -         |
|                            | Corporates  |                                |               | -         |                  | -            | 12.589        | 2.965     |                         | -             | -            | 10.255        | 3.306     |               | -              |                  | -                                       | 2.36      |
|                            | Corporates - Of Which: Specialised Lending                              |                                |               | -         | -                | -            | 128           |           |                         | -             | -            | 127           |           |               | - 🥢            |                  | -                                       | -         |
|                            | Corporates - Of Which: SME  |                                |               | -         | -                | -            | 2.747         | 1.220     |                         | -             | -            | 2.340         | 1.538     |               | - 🥢            |                  | -                                       | 414       |
|                            | Retail  |                                |               | -         |                  | -            | 7.354         | 1.246     |                         | -             | -            | 3.793         | 1.196     |               | -              |                  | -                                       | 1.50      |
|                            | Retail - Secured on real estate property                                | 66,5%                          |               | -         |                  | -            | 4.987         | 511       |                         | -             | -            | 1.877         | 405       |               | -              |                  | -                                       | 29        |
|                            | Retail - Secured on real estate property - Of Which: SME                | 59.0%                          |               | -         |                  | -            | 683           | 108       |                         |               | -            | 298           | 94        |               | - ///          |                  | -                                       | 2         |
| NK OF CYPRUS PUBLIC CO LTD | Retail - Secured on real estate property - Of Which: non-SME            | 67,7%                          | -             | -         | -                | -            | 4.304         | 403       |                         | -             | -            | 1.579         | 311       |               | - 🖉            |                  | - ///////////////////////////////////// | 26        |
|                            | Retail - Qualifying Revolving   |                                |               | -         |                  | -            | 164           | 27        |                         | -             | -            | 106           | 39        |               | - ///          |                  | - ///////////////////////////////////// | 2.        |
|                            | Retail - Other Retail   |                                | -             | -         | -                | -            | 2.203         | 708       |                         | -             | -            | 1.810         | 753       |               | - 🕅            |                  | - ///////////////////////////////////// | 1.19      |
|                            | Retail - Other Retail - Of Which: SME                                   |                                |               | -         |                  | -            | 581           | 139       |                         | -             | -            | 411           | 171       |               | - 🥢            |                  | - ///////////////////////////////////// | 15-       |
|                            | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                | -            | 1.622         | 568       |                         | -             | -            | 1.399         | 581       |               | - 🥢            |                  | - ///////////////////////////////////// | 1.04      |
|                            | Equity  |                                | -             | -         | -                | -            | 73            | -         |                         | -             | -            | 93            |           |               | -              |                  | - ///////////////////////////////////// | -         |
|                            | Securitisation  |                                | -             | -         | -                | -            | 12            | -         |                         | -             | -            | 2             |           |               | -              |                  | - ///////////////////////////////////// | -         |
|                            | Other non-credit obligation assets                                      |                                |               | -         | -                | -            | 1.668         | -         |                         | -             | -            | 1.446         | -         |               | -              |                  | -                                       | -         |
|                            | TOTAL   |                                | 0             | 0         | 0                | 0            | 28.393        | 4.212     | 0 0                     | 0             | 0            | 16.618        | 4.503     | -             | 0              | -                | 0 1.011                                 | 3.86      |
|                            | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         | -                | -            | -             |           |                         | -             | -            | -             |           |               | -              |                  | - ///////////////////////////////////// |           |

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

|                             |   |                                |               | Exp       | oosure values (as | of 30/06/201 | 3) **         |          |               |           | RWA (as of 30/0 | 06/2013) ** |               |           |               | Value adjus | stments and provi | sions (as of 30/06/2013) **             |             |
|-----------------------------|---|--------------------------------|---------------|-----------|-------------------|--------------|---------------|----------|---------------|-----------|-----------------|-------------|---------------|-----------|---------------|-------------|-------------------|---|-------------|
| arty Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IR          | в         | A-IR              | в            | STA           |          | F-IRI         | 3         | A-IRB           | 3           | STA           |           | F-IR          | в           | A-IRE             | 3 S'                                    | ΤA          |
|                             |   |                                | Non-defaulted | Defaulted | Non-defaulted     | Defaulted    | Non-defaulted | efaulted | Non-defaulted | Defaulted | Non-defaulted   | Defaulted   | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted     | Defaulted Non-defaulted                 | I Defaulter |
|                             | Central banks and central governments                                   |                                | -             | -         | -                 | -            | 2.930         | 1        | -             | -         | -               | -           | 1             | 1         |               | -           |                   | -                                       |             |
|                             | Institutions  |                                | -             | -         | -                 | -            | 555           | -        | -             | -         | -               | -           | 193           | -         |               | -           |                   | -                                       |             |
|                             | Corporates  |                                | -             | -         | -                 | -            | 9.878         | 2.629    | -             |           | -               | -           | 7.677         | 2.902     |               | -           |                   | -                                       | 2.          |
|                             | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                 | -            | 128           |          | -             | -         | -               |             | 127           |           |               | -           |                   | - ///////////////////////////////////// |             |
|                             | Corporates - Of Which: SME  |                                | -             | -         | -                 | -            | 2.517         | 1.197    | -             | -         |                 |             | 2.149         | 1.514     |               |             |                   | - ///////////////////////////////////// | 4           |
|                             | Retail  |                                | -             | -         | -                 | -            | 6.349         | 814      | -             |           | -               |             | 3.218         | 737       |               | -           |                   | -                                       | 1.4         |
|                             | Retail - Secured on real estate property                                | 66,9%                          | -             | -         | -                 | -            | 4.651         | 482      | -             |           | -               |             | 1.753         | 376       |               | -           |                   | - ///////////////////////////////////// |             |
|                             | Retail - Secured on real estate property - Of Which: SME                | 58,3%                          | -             | -         | -                 | -            | 563           | 102      | -             |           | -               | -           | 245           | 88        |               | -           |                   | - ///////////////////////////////////// |             |
|                             | Retail - Secured on real estate property - Of Which: non-SME            | 68,2%                          |               |           |                   | -            | 4.088         | 380      |               |           |                 |             | 1.509         | 288       |               |             |                   | - ///////////////////////////////////// |             |
| Cyprus                      | Retail - Qualifying Revolving   |                                | -             | -         | -                 | -            | 164           | 27       | -             | -         | -               | -           | 106           | 39        |               | -           |                   | -                                       |             |
|                             | Retail - Other Retail   |                                | -             | -         | -                 | -            | 1.534         | 305      | -             | -         | -               | -           | 1.359         | 322       |               | -           |                   | -                                       | 1.1         |
|                             | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         |                   | -            | 535           | 135      | -             |           |                 |             | 378           | 165       |               | -           |                   | - ///////////////////////////////////// | 1           |
|                             | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                 | -            | 1.000         | 170      | -             | -         |                 | -           | 982           | 157       |               | -           |                   | - ///////////////////////////////////// | 9           |
|                             | Equity  |                                | -             |           | -                 | -            | 6             |          | -             |           | -               |             | 6             |           |               | -           |                   | - ///////////////////////////////////// |             |
|                             | Securitisation  |                                | -             | -         | -                 | -            | -             | -        | -             | -         | -               | -           | -             | -         |               | -           |                   | -                                       |             |
|                             | Other non-credit obligation assets                                      |                                | -             | -         | -                 | -            | 1.091         | -        | -             | -         |                 | -           | 949           | -         |               | -           |                   | -                                       |             |
|                             | TOTAL   |                                | 0             | 0         | 0                 | 0            | 20.810        | 3.444    | 0             | 0         | 0               | 0           | 12.045        | 3.639     | -             | 0           | -                 | 0 917                                   | 7 3.5       |
|                             | 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

|                             |   |                                |               | Exp       | osure values (as | of 30/06/201 | 13) **        |           |               |           | RWA (as of 30/06/2 | 2013) ** |                         |   | Value adjustments and pro               | visions (as of 30/06/2 | 2013) **    |
|-----------------------------|---|--------------------------------|---------------|-----------|------------------|--------------|---------------|-----------|---------------|-----------|--------------------|----------|-------------------------|---|---|------------------------|-------------|
| arty Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IR          | в         | A-IR             | в            | STA           |           | F-IF          | ۲B        | A-IRB              |          | STA                     | F-IRE                                   | A-IF                                    | B                      | STA         |
|                             |   |                                | Non-defaulted | Defaulted | Non-defaulted    | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted D    | efaulted | Non-defaulted Defaulted | I Non-defaulted                         | Defaulted Non-defaulted                 | Defaulted Non-         | defaulted D |
|                             | Central banks and central governments                                   |                                | -             | -         | -                | -            | 612           | -         | -             | -         | -                  | -        | -                       | -                                       | -                                       | - /////                |             |
|                             | Institutions  |                                | -             | -         |                  | -            | 639           | -         | -             | -         | -                  | -        | 127                     | -                                       | -                                       | -                      |             |
|                             | Corporates  |                                | -             | -         | -                | -            | 827           | 80        | -             | -         | -                  | -        | 691 9                   | 2                                       | -                                       | -                      |             |
|                             | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                | -            |               | -         | -             | -         | -                  | -        | -                       | -                                       | - ///////////////////////////////////// | - //////               |             |
|                             | Corporates - Of Which: SME  |                                | -             | -         | -                | -            | 213           | 23        | -             | -         | -                  | -        | 176 2                   | 5                                       | - ///////////////////////////////////// | - ///////              |             |
|                             | Retail  |                                | -             | -         |                  | -            | 471           | 45        | -             | -         | -                  | -        | 231 4                   | 8                                       | -                                       | -                      |             |
|                             | Retail - Secured on real estate property                                | 59,7%                          |               |           |                  | -            | 302           | 29        | -             | -         | -                  | -        | 110 2                   | 9                                       | -                                       | -                      |             |
|                             | Retail - Secured on real estate property - Of Which: SME                | 65,3%                          | -             |           | -                | -            | 119           | 6         | -             | -         | -                  | -        | 52                      | 6                                       | -                                       | -                      |             |
| United Kingdom              | Retail - Secured on real estate property - Of Which: non-SME            | 57,4%                          | -             | -         |                  |              | 183           | 23        |               | -         | -                  | -        | 58 2                    | 3                                       | - ///////////////////////////////////// | - ///////              |             |
| onited Kingdom              | Retail - Qualifying Revolving   |                                | -             | -         | -                | -            |               |           | -             | -         | -                  | -        | -                       | - ///////////////////////////////////// | - ///////////////////////////////////// | - ///////              |             |
|                             | Retail - Other Retail   |                                | -             | -         |                  | -            | 169           | 16        | -             |           | -                  | -        | 121 1                   | 9                                       | -                                       | -                      |             |
|                             | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         |                  | -            | 36            | 4         |               |           | -                  | -        | 26                      | 5                                       | - ///////////////////////////////////// | - ///////              |             |
|                             | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                | -            | 133           | 12        | -             | -         | -                  |          | 95 1                    | 4                                       | - ///////////////////////////////////// | - ///////              |             |
|                             | Equity  |                                | -             | -         | -                | -            | -             | -         | -             | -         | -                  | -        | -                       | -                                       | -                                       | -                      |             |
|                             | Securitisation  |                                | -             | -         | -                | -            | -             | -         | -             | -         | -                  | -        | -                       | -                                       | -                                       | - //////               |             |
|                             | Other non-credit obligation assets                                      |                                | -             | -         | -                | -            | 30            | -         | -             | -         | -                  | -        | 25                      | -                                       | -                                       | -                      |             |
|                             | TOTAL   |                                | 0             | 0         | 0                | 0            | 2.579         | 125       | 0             | 0         | 0                  | 0        | 1.075 13                | 9 -                                     | 0 -                                     | 0                      | 29          |
|                             | Securitisation and re-securitisations positions deducted from capital * |                                |               |           |                  |              |               |           |               |           |                    |          |                         |   |   |                        |             |

#### Notes and

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

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

|                          |   | 1 71/ 0/ ## /4                 |               | Exposu      | ure values (as | of 30/06/2013) | **            |           |               |           | RWA (as of 30 | /06/2013) ** |                         |               | Value adjus | tments and prov | isions (as of 30/06/2013) **            |           |
|--------------------------|---|--------------------------------|---------------|-------------|----------------|----------------|---------------|-----------|---------------|-----------|---------------|--------------|-------------------------|---------------|-------------|-----------------|---|-----------|
| Counterparty Country (1) |   | LTV % ** (as of<br>30/06/2013) | F-IF          | B           | A-IR           | В              | STA           |           | F-IRI         | в         | A-IR          | в            | STA                     | F-IRE         | 3           | A-IR            | B ST                                    | FA        |
|                          |   |                                | Non-defaulted | Defaulted N | Non-defaulted  | Defaulted      | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted    | Non-defaulted Defaulted | Non-defaulted | Defaulted   | Non-defaulted   | Defaulted Non-defaulted                 | Defaulted |
|                          | Central banks and central governments                                   |                                | -             | -           | -              | -              | -             | -         | -             | -         | -             | -            |                         |               | -           |                 | -                                       | -         |
|                          | Institutions  |                                | -             | -           |                | -              | 261           | -         | -             | -         | -             | -            | 304 -                   |               | -           |                 | -                                       | -         |
|                          | Corporates  |                                | -             | -           | -              | -              | 581           | 38        | -             | -         | -             | -            | 627 33                  |               | -           |                 | -                                       | 14        |
|                          | Corporates - Of Which: Specialised Lending                              |                                | -             | -           |                | -              | -             |           | -             | -         | -             | -            |                         |               | -           |                 | - ///////////////////////////////////// | -         |
|                          | Corporates - Of Which: SME  |                                | -             | -           | -              | -              | -             |           |               | -         | -             | -            |                         |               | -           |                 | -                                       | -         |
|                          | Retail  |                                | -             | -           | -              | -              | 44            | -         | -             | -         | -             | -            | 35 -                    |               | -           |                 | -                                       | -         |
|                          | Retail - Secured on real estate property                                | 0,0%                           |               | -           | -              | -              | -             | -         |               | -         | -             | -            |                         |               | -           |                 | -                                       | -         |
|                          | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -           |                |                | -             | -         | -             | -         | -             | -            |                         |               | -           |                 | -                                       | -         |
| Greece                   | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -           |                | -              | -             |           |               | -         | -             | -            |                         |               | -           |                 | - ///////////////////////////////////// |           |
| Greece                   | Retail - Qualifying Revolving   |                                | -             | -           | -              | -              | -             |           | -             | -         | -             | -            |                         |               | -           |                 | - ///////////////////////////////////// |           |
|                          | Retail - Other Retail   |                                | -             | -           | -              | -              | 44            | -         | -             | -         | -             | -            | 35 -                    |               | -           |                 | -                                       | -         |
|                          | Retail - Other Retail - Of Which: SME                                   |                                | -             | -           |                | -              | -             |           |               | -         | -             | -            |                         |               | -           |                 | - ///////////////////////////////////// |           |
|                          | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -           | -              | -              | 44            |           | -             | -         | -             | -            | 35 -                    |               | -           |                 | - ///////////////////////////////////// |           |
|                          | Equity  |                                | -             | -           | -              | -              | 14            | -         | -             | -         | -             | -            | 34 -                    |               | -           |                 | -                                       | - 1       |
|                          | Securitisation  |                                | -             | -           |                | -              | -             |           |               | -         | -             |              |                         |               | -           |                 | - ///////////////////////////////////// | -         |
|                          | Other non-credit obligation assets                                      |                                | -             | -           |                | -              | 264           | -         | -             | -         | -             | -            | 264 -                   |               | -           |                 | -                                       | -         |
|                          | TOTAL   |                                | 0             | 0           | 0              | 0              | 1.164         | 38        | 0             | 0         | 0             | 0            | 1.263 33                | -             | 0           | -               | 0 63                                    | 14        |
|                          | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -           | -              | -              | -             | -         |               | -         | -             |              |                         |               | -           |                 | -                                       | -         |

Notes and

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

|                                |   |                                |               | Exp       | osure values (as | s of 30/06/201 | 3) **         |           |                   |         | RWA (as of 30/06/2013) ** |                         | Value a               | ljustments and provisi                  | ons (as of 30/06/2013) **               |            |
|--------------------------------|---|--------------------------------|---------------|-----------|------------------|----------------|---------------|-----------|-------------------|---------|---------------------------|-------------------------|-----------------------|---|---|------------|
| erparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IR          | в         | A-IF             | RB             | STA           |           | F-IRB             |         | A-IRB                     | STA                     | F-IRB                 | A-IRB                                   | ST                                      | TA         |
|                                |   |                                | Non-defaulted | Defaulted | Non-defaulted    | Defaulted      | Non-defaulted | Defaulted | Non-defaulted Def | faulted | Non-defaulted Defaulted   | Non-defaulted Defaulted | Non-defaulted Default | ed Non-defaulted I                      | Defaulted Non-defaulted                 | Defau      |
|                                | Central banks and central governments                                   |                                | -             | -         | -                | -              | 11            | -         | -                 | -       |                           | 1 .                     |                       | -                                       | -                                       |            |
|                                | Institutions  |                                |               | -         | -                | -              | 1             | -         | -                 |         |                           | 0 ·                     |                       | -                                       | -                                       |            |
|                                | Corporates  |                                |               | -         | -                | -              | 331           | 12        | -                 | -       |                           | 320 12                  | 2                     | -                                       | -                                       |            |
|                                | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                |                | -             | -         | -                 | -       |                           |                         |                       |   | -                                       | 4          |
|                                | Corporates - Of Which: SME  |                                |               | -         | -                |                | 17            |           | -                 | -       |                           | 16                      |                       | -                                       | -                                       | 8          |
|                                | Retail  |                                |               | -         | -                |                | 24            | 1         | -                 | -       |                           | 16                      |                       | -                                       | -                                       | 4          |
|                                | Retail - Secured on real estate property                                | 61,9%                          | -             |           | -                | -              | 5             | -         | -                 | -       |                           | 2 ·                     |                       | -                                       | -                                       | 4          |
|                                | Retail - Secured on real estate property - Of Which: SME                | 53,7%                          | -             | -         | -                | -              | 1             | -         | -                 | -       |                           | 0 ·                     |                       | -                                       | -                                       | /          |
| Romania                        | Retail - Secured on real estate property - Of Which: non-SME            | 63,1%                          |               | -         | -                | -              | 4             | -         |                   | -       |                           | 2 .                     |                       | - ///////////////////////////////////// | - (//////////////////////////////////// | //         |
| Nomania                        | Retail - Qualifying Revolving   |                                |               |           | -                |                | -             |           | -                 |         |                           |                         |                       | -                                       | - ///////////////////////////////////// | 4          |
|                                | Retail - Other Retail   |                                |               | -         | -                | -              | 19            | 1         | -                 | -       |                           | 14                      |                       | -                                       | -                                       |            |
|                                | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         |                  | -              | 10            | 1         | -                 | -       |                           | 8                       |                       | - ///////////////////////////////////// | - ///////////////////////////////////// |            |
|                                | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                | -              | 9             | 0         | -                 |         |                           | 7                       |                       | - ///////////////////////////////////// | - ///////////////////////////////////// |            |
|                                | Equity  |                                |               | -         | -                |                | 52            |           | -                 | -       |                           | 52                      |                       | -                                       | - ///////////////////////////////////// |            |
|                                | Securitisation  |                                | -             | -         | -                | -              | -             |           | -                 | -       |                           |                         |                       | -                                       | - ///////////////////////////////////// | 1          |
|                                | Other non-credit obligation assets                                      |                                |               | -         | -                | -              | 3             | -         | -                 | -       |                           | 2 ·                     |                       | -                                       | -                                       | 1          |
|                                | TOTAL   |                                | 0             | 0         | 0                | 0              | 423           | 13        | 0                 | 0       | 0 0                       | 392 1                   | 3 - 0                 | -                                       | 0 0                                     | <u>ا</u> ر |
|                                | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         | -                |                | -             |           |                   |         |                           |                         |                       | - ///////////////////////////////////// | - ///////////////////////////////////// |            |

#### Notes and definitions

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

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

|                          |   |                                |               | Exp       | osure values (as | of 30/06/201 | 3) **         |           |               |           | RWA (as of 30 | /06/2013) ** |                  |            |               | Value adjust | ments and prov | visions (as of 30/06/2013)              | **            |
|--------------------------|---|--------------------------------|---------------|-----------|------------------|--------------|---------------|-----------|---------------|-----------|---------------|--------------|------------------|------------|---------------|--------------|----------------|---|---------------|
| Counterparty Country (1) |   | LTV % ** (as of<br>30/06/2013) | F-IR          | в         | A-IR             | в            | STA           |           | F-IR          | в         | A-IR          | в            | STA              |            | F-IRE         | 3            | A-IR           | В                                       | STA           |
|                          |   |                                | Non-defaulted | Defaulted | Non-defaulted    | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted    | Non-defaulted De | efaulted I | Non-defaulted | Defaulted    | Non-defaulted  | Defaulted Non-defaul                    | ted Defaulted |
|                          | Central banks and central governments                                   |                                | -             | -         |                  | -            | -             | -         | -             | -         |               | -            | -                | -          |               | -            |                | -                                       |               |
|                          | Institutions  |                                | -             | -         | -                | -            | 147           |           | -             | -         |               | -            | 29               | -          |               | -            |                | -                                       |               |
|                          | Corporates  |                                | -             | -         | -                | -            | -             |           | -             | -         |               | -            | -                | -          |               | -            |                | - ///////////////////////////////////// |               |
|                          | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            | -                | - 🥢        |               | -            |                | - ///////////////////////////////////// |               |
|                          | Corporates - Of Which: SME  |                                | -             | -         | -                | -            | -             |           | -             | -         | -             | -            | -                | - ///      |               | -            |                | - ///////////////////////////////////// |               |
|                          | Retail  |                                | -             | -         |                  | -            | -             |           |               | -         |               | -            | -                | -          |               | -            |                | -                                       |               |
|                          | Retail - Secured on real estate property                                | 0,0%                           | -             | -         | -                | -            | -             |           |               | -         | -             | -            | -                | -          |               | -            |                | -                                       |               |
|                          | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         | -                | -            | -             |           | -             | -         |               | -            | -                | -          |               | -            |                | - ///////////////////////////////////// |               |
| U.S.                     | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -         | -                | -            | -             |           | -             | -         | -             | -            | -                | - ///      |               | -            |                | - ///////////////////////////////////// |               |
| 0.5.                     | Retail - Qualifying Revolving   |                                | -             | -         | -                | -            | -             |           | -             | -         | -             | -            | -                | - ///      |               | -            |                | - ///////////////////////////////////// |               |
|                          | Retail - Other Retail   |                                | -             | -         | -                | -            | -             |           | -             | -         | -             | -            | -                | -          |               | -            |                | -                                       |               |
|                          | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         | -                | -            | -             |           | -             | -         | -             | -            | -                | - ///      |               | -            |                | - ///////////////////////////////////// |               |
|                          | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                | -            | -             |           | -             | -         | -             | -            | -                | - ///      |               | -            |                | - ///////////////////////////////////// |               |
|                          | Equity  |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            | -                | -          |               | -            |                | - ///////////////////////////////////// |               |
|                          | Securitisation  |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            | -                | -          |               | -            |                | -                                       |               |
|                          | Other non-credit obligation assets                                      |                                | -             | -         | -                | -            | -             |           | -             | -         |               | -            | -                | -          |               | -            |                | -                                       |               |
|                          | TOTAL   |                                | 0             | 0         | 0                | 0            | 147           | 0         | 0             | 0         | 0             | 0            | 29               | 0          | -             | 0            | -              | 0                                       | - 0           |
|                          | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         | -                | -            | -             | -         | -             | -         | -             | -            | -                | -          |               | -            |                | -                                       |               |

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

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

|                                 |   |                                |               | Exp       | oosure values (as | of 30/06/201 | 3) **         |           |                 |           | RWA (as of 30/ | 06/2013) ** |                        |   | Value adjus | tments and provi | sions (as of 30/06/2013) **             |         |
|---------------------------------|---|--------------------------------|---------------|-----------|-------------------|--------------|---------------|-----------|-----------------|-----------|----------------|-------------|------------------------|---|-------------|------------------|---|---------|
| terparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IRI         | в         | A-IR              | в            | STA           |           | F-IRB           |           | A-IRI          | В           | STA                    | F-IRI                                   | в           | A-IRE            | ST ST                                   | ТА      |
|                                 |   |                                | Non-defaulted | Defaulted | Non-defaulted     | Defaulted    | Non-defaulted | Defaulted | Non-defaulted E | Defaulted | Non-defaulted  | Defaulted   | Non-defaulted Defaulte | ed Non-defaulted                        | Defaulted   | Non-defaulted    | Defaulted Non-defaulted                 | l Defau |
|                                 | Central banks and central governments                                   |                                | -             | -         | -                 | -            | 68            | -         | -               | -         | -              | -           | 35                     | -                                       | -           |                  | -                                       |         |
|                                 | Institutions  |                                | -             | -         | -                 | -            | 73            |           | -               | -         | -              | -           | 23                     | -                                       | -           |                  | -                                       |         |
|                                 | Corporates  |                                |               | -         | -                 | -            | 917           | 10        | -               | -         | -              | -           | 869                    | 15                                      | -           |                  | -                                       |         |
|                                 | Corporates - Of Which: Specialised Lending                              |                                | -             | -         | -                 | -            | -             |           | -               |           | -              | -           | -                      | - ///////////////////////////////////// | -           |                  | -                                       | 1       |
|                                 | Corporates - Of Which: SME  |                                | -             | -         | -                 | -            | -             | -         | -               | -         | -              | -           | -                      | - ///////////////////////////////////// | -           |                  | -                                       | 1       |
|                                 | Retail  |                                |               | -         | -                 | -            | 370           | 5         | -               | -         | -              | -           | 266                    | 7                                       | -           |                  | -                                       |         |
|                                 | Retail - Secured on real estate property                                | 0,0%                           |               | -         | -                 | -            | 29            | -         | -               | -         | -              | -           | 10                     | -                                       | -           |                  | -                                       |         |
|                                 | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         | -                 | -            | -             |           | -               | -         | -              | -           | -                      | -                                       | -           |                  | -                                       |         |
| Russia                          | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -         | -                 | -            | 29            |           | -               | -         |                | -           | 10                     | - ///////////////////////////////////// | -           |                  | - ///////////////////////////////////// | 1       |
| rtaoola                         | Retail - Qualifying Revolving   |                                | -             | -         | -                 | -            | -             | -         | -               | -         | -              | -           | -                      | - ///////////////////////////////////// | -           |                  | -                                       |         |
|                                 | Retail - Other Retail   |                                |               | -         | -                 | -            | 341           | 5         | -               |           | -              | -           | 256                    | 7                                       | -           |                  | -                                       |         |
|                                 | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         |                   | -            | -             | -         |                 |           |                |             | -                      | -                                       | -           |                  | -                                       | 1       |
|                                 | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         | -                 | -            | 341           | 5         | -               |           | -              | -           | 256                    | 7                                       | -           |                  | - ///////////////////////////////////// |         |
|                                 | Equity  |                                | -             | -         |                   | -            | 1             | -         | -               | -         | -              | -           | 1                      | - ///////////////////////////////////// | -           |                  | - ///////////////////////////////////// |         |
|                                 | Securitisation  |                                | -             | -         | -                 | -            | -             | -         | -               | -         | -              | -           | -                      | -                                       | -           |                  | - ///////////////////////////////////// |         |
|                                 | Other non-credit obligation assets                                      |                                | -             |           | -                 | -            | 215           | -         | -               | -         | -              |             | 146                    | -                                       | -           |                  | -                                       |         |
|                                 | TOTAL   |                                | 0             | 0         | 0                 | 0            | 1.644         | 15        | 0               | 0         | 0              | 0           | 1.339                  | 21 -                                    | 0           | -                | 0 -                                     |         |
|                                 | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         |                   | -            | -             |           |                 |           |                |             | -                      | - ///////////////////////////////////// | -           |                  | -                                       | //      |

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

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

|                                    |   |                                |               | Exp       | osure values (as of 30/06/201 | 3) **                   |               |           | RWA (as of 30/06/2013) ** |                         | Value adju              | stments and provisions (a              | s of 30/06/2013) **                     |
|------------------------------------|---|--------------------------------|---------------|-----------|-------------------------------|-------------------------|---------------|-----------|---------------------------|-------------------------|-------------------------|--|---|
| ounterparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IRB         |           | A-IRB                         | STA                     | F-IR          | В         | 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 Default                  | ed Non-defaulted Defaulte               |
|                                    | Central banks and central governments                                   |                                | -             | -         |                               | 483 -                   | -             | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Institutions  |                                | -             |           |                               | 53 -                    | -             | -         |                           | - 11                    |                         |  | -                                       |
|                                    | Corporates  |                                | -             | -         |                               |                         | -             | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Corporates - Of Which: Specialised Lending                              |                                | -             | -         |                               |                         |               | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Corporates - Of Which: SME  |                                | -             |           |                               |                         |               |           |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Retail  |                                | -             | -         |                               |                         | -             | -         |                           |                         |                         |  | -                                       |
|                                    | Retail - Secured on real estate property                                | 0,0%                           | -             | -         |                               |                         | -             | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         |                               |                         | -             | -         |                           |                         |                         |  | -                                       |
| France                             | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -         |                               |                         | -             | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Retail - Qualifying Revolving   |                                | -             |           |                               |                         |               |           |                           |                         |                         | · //////////////////////////////////// | - ///////////////////////////////////// |
|                                    | Retail - Other Retail   |                                | -             | -         |                               |                         | -             | -         |                           |                         |                         |  | -                                       |
|                                    | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         |                               |                         |               | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Retail - Other Retail - Of Which: non-SME                               |                                | -             |           |                               |                         |               | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |
|                                    | Equity  |                                | -             | -         |                               |                         | -             | -         |                           |                         |                         | · .                                    | -                                       |
|                                    | Securitisation  |                                | -             | -         |                               |                         | -             | -         |                           |                         |                         |  | -                                       |
|                                    | Other non-credit obligation assets                                      |                                | -             | -         |                               |                         | -             | -         |                           |                         |                         |  | -                                       |
|                                    | TOTAL   |                                | 0             | 0         | 0 0                           | 536 0                   | 0             | 0         | 0 0                       | 11 0                    | - 0                     | - 0                                    | - 0                                     |
|                                    | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         |                               |                         | -             | -         |                           |                         |                         | · //////////////////////////////////// | -                                       |

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

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

|                              |   |                                |               | Exp       | osure values (a | s of 30/06/201 | 3) **         |           |               |           | RWA (as of 30/ | 06/2013) ** |                         |   | Value adjus | tments and prov | sions (as of 30/06/2013)                |            |
|------------------------------|---|--------------------------------|---------------|-----------|-----------------|----------------|---------------|-----------|---------------|-----------|----------------|-------------|-------------------------|---|-------------|-----------------|---|------------|
| party Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IR          | в         | A-IF            | ₹B             | ST/           |           | F-IRE         | В         | A-IRE          | 3           | STA                     | F-IR                                    | в           | A-IRI           | 3                                       | 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-defau                     | lted Defau |
|                              | Central banks and central governments                                   |                                | -             | -         | -               | -              | -             | -         | -             | -         | -              | -           | -                       | -                                       | -           |                 | -                                       |            |
|                              | Institutions  |                                |               | -         |                 | -              | 11            | -         | -             | -         | -              |             | -                       | -                                       | -           |                 | -                                       |            |
|                              | Corporates  |                                | -             | -         | -               | -              | -             | -         | -             | -         | -              |             |                         | -                                       | -           |                 | -                                       |            |
|                              | Corporates - Of Which: Specialised Lending                              |                                | -             | -         |                 | -              | -             |           | -             | -         |                |             | -                       | -                                       | -           |                 | -                                       |            |
|                              | Corporates - Of Which: SME  |                                | -             | -         | -               | -              | -             |           | -             | -         |                |             | -                       | -                                       | -           |                 | -                                       |            |
|                              | Retail  |                                | -             |           | -               | -              | -             |           | -             | -         | -              | -           | -                       | -                                       | -           |                 | -                                       |            |
|                              | Retail - Secured on real estate property                                | 0,0%                           |               | -         |                 | -              | -             | -         | -             | -         | -              | -           | -                       | -                                       | -           |                 | -                                       |            |
|                              | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         |                 | -              | -             | -         | -             | -         | -              | -           | -                       | -                                       | -           |                 | -                                       |            |
| Luxembourg                   | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           |               | -         |                 | -              | -             |           | -             |           | -              | -           |                         | -                                       | -           |                 | - ///////////////////////////////////// |            |
| Luxennooung                  | Retail - Qualifying Revolving   |                                |               | -         |                 | -              | -             |           | -             |           | -              |             |                         | - ///////////////////////////////////// | -           |                 | - ///////////////////////////////////// |            |
|                              | Retail - Other Retail   |                                | -             | -         | -               | -              | -             | -         | -             | -         | -              |             | -                       | -                                       | -           |                 | -                                       |            |
|                              | Retail - Other Retail - Of Which: SME                                   |                                |               | -         | -               | -              | -             | -         | -             | -         | -              |             | -                       | - ///////////////////////////////////// | -           |                 | - ///////////////////////////////////// |            |
|                              | Retail - Other Retail - Of Which: non-SME                               |                                |               | -         | -               | -              | -             | -         | -             | -         | -              | -           |                         | - ///////////////////////////////////// | -           |                 | - ///////////////////////////////////// |            |
|                              | Equity  |                                | -             | -         | -               | -              | -             | -         | -             | -         | -              | -           | -                       | -                                       | -           |                 | -                                       |            |
|                              | Securitisation  |                                | -             | -         | -               |                | -             | -         | -             | -         | -              | -           | -                       | - ///////////////////////////////////// | -           |                 | -                                       |            |
|                              | Other non-credit obligation assets                                      |                                | -             |           | -               | -              | -             | -         | -             | -         | -              |             | -                       | -                                       | -           |                 | -                                       |            |
|                              | TOTAL   |                                | 0             | 0         | 0               | 0              | 11            | 0         | 0             | 0         | 0              | 0           | 0 0                     | -                                       | 0           | -               | 0                                       | -          |
|                              | Securitisation and re-securitisations positions deducted from capital * |                                | -             |           | -               |                | -             |           | -             | -         | -              |             | -                       | -                                       | -           |                 | -                                       |            |

Notes and definitions

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

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

|                                     |   |                                | Exp                     | osure values (as of 30/06/2 | 013) **              |         |                         | RWA (as of 30 | /06/2013) ** |               |           |               | Value adjustments an                    | provisions (as  | of 30/06/2013) **                      |           |
|-------------------------------------|---|--------------------------------|-------------------------|-----------------------------|----------------------|---------|-------------------------|---------------|--------------|---------------|-----------|---------------|---|-----------------|--|-----------|
| Counterparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IRB                   | A-IRB                       | STA                  |         | F-IRB                   | A-IR          | в            | STA           |           | F-IRI         | 3                                       | A-IRB           | ST                                     | A         |
|                                     |   |                                | Non-defaulted Defaulted | Non-defaulted Defaulte      | d Non-defaulted Defa | faulted | Non-defaulted Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted Non-defa                      | ulted Defaulted | Non-defaulted                          | Defaulted |
|                                     | Central banks and central governments                                   |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 | •                                      |           |
|                                     | Institutions  |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 | •                                      |           |
|                                     | Corporates  |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 | •                                      |           |
|                                     | Corporates - Of Which: Specialised Lending                              |                                |                         | -                           |                      | -       |                         | -             | -            | -             |           |               | - ///////////////////////////////////// |                 | •                                      | -         |
|                                     | Corporates - Of Which: SME  |                                |                         | -                           |                      | -       |                         |               | -            | -             |           |               | - ///////////////////////////////////// |                 | · //////////////////////////////////// | -         |
|                                     | Retail  |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 |  |           |
|                                     | Retail - Secured on real estate property                                | 0,0%                           |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 |  |           |
|                                     | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 |  |           |
| #N/A                                | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           |                         | -                           |                      | -       |                         | -             | -            | -             |           |               | - ///////////////////////////////////// |                 |  |           |
|                                     | Retail - Qualifying Revolving   |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | - ///////////////////////////////////// |                 | · //////////////////////////////////// |           |
|                                     | Retail - Other Retail   |                                |                         | -                           |                      | -       |                         | -             | -            | -             |           |               | - ///////////////////////////////////// |                 | · //////////////////////////////////// |           |
|                                     | Retail - Other Retail - Of Which: SME                                   |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 |  |           |
|                                     | Retail - Other Retail - Of Which: non-SME                               |                                |                         | -                           |                      | -       |                         |               | -            | -             |           |               | - ///////////////////////////////////// |                 |  | -         |
|                                     | Equity  |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 |  |           |
|                                     | Securitisation  |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 | •                                      | -         |
|                                     | Other non-credit obligation assets                                      |                                |                         | -                           |                      | -       |                         | -             | -            | -             | -         |               | -                                       |                 | •                                      |           |
|                                     | TOTAL   |                                | 0 0                     | 0 0                         | 0                    | 0       | 0 0                     | 0             | 0            | 0             | 0         | -             | 0                                       | - 0             | -                                      | 0         |
| Notes and definitions               | Securitisation and re-securitisations positions deducted from capital * |                                |                         | -                           |                      | -       |                         | -             | -            | -             |           |               | -                                       |                 |  |           |

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

|                                 |   |                                |               | Exp       | oosure values (as of 30/06/20 | 13) **                  |               |           | RWA (as of 30 | /06/2013) ** |               |             | ١             | /alue adjustments and prov | visions (as of 30/06/2 | 2013) **          |
|---------------------------------|---|--------------------------------|---------------|-----------|-------------------------------|-------------------------|---------------|-----------|---------------|--------------|---------------|-------------|---------------|----------------------------|------------------------|-------------------|
| terparty Country <sup>(1)</sup> |   | LTV % ** (as of<br>30/06/2013) | F-IR          | B         | A-IRB                         | STA                     | F-IR          | B         | A-IR          | в            | STA           |             | F-IRB         | A-IR                       | В                      | STA               |
|                                 |   |                                | Non-defaulted | Defaulted | Non-defaulted Defaulted       | Non-defaulted Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted 1 | Non-defaulted | Defaulted Non-defaulted    | Defaulted Non-         | defaulted Default |
|                                 | Central banks and central governments                                   |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | - 🖉         |               | -                          | -                      |                   |
|                                 | Institutions  |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | - 🥼         |               | -                          | -                      |                   |
|                                 | Corporates  |                                | -             | -         |                               |                         | -             |           | -             |              | -             | - 🥼         |               | -                          | - /////                |                   |
|                                 | Corporates - Of Which: Specialised Lending                              |                                | -             | -         |                               |                         | -             |           | -             | -            | -             | -           |               | -                          | -                      |                   |
|                                 | Corporates - Of Which: SME  |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | - //////               |                   |
|                                 | Retail  |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | -                      |                   |
|                                 | Retail - Secured on real estate property                                | 0,0%                           | -             | -         |                               |                         | -             |           | -             |              | -             | -           |               | -                          | -                      |                   |
|                                 | Retail - Secured on real estate property - Of Which: SME                | 0,0%                           | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | - //////               |                   |
|                                 | Retail - Secured on real estate property - Of Which: non-SME            | 0,0%                           | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | -                      |                   |
| #N/A                            | Retail - Qualifying Revolving   |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | - /////                |                   |
|                                 | Retail - Other Retail   |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | -                      |                   |
|                                 | Retail - Other Retail - Of Which: SME                                   |                                | -             | -         |                               |                         | -             |           | -             |              | -             | -           |               | -                          | - //////               |                   |
|                                 | Retail - Other Retail - Of Which: non-SME                               |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | -                      |                   |
|                                 | Equity  |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | -                      |                   |
|                                 | Securitisation  |                                | -             | -         |                               |                         | -             |           |               |              | -             | -           |               | -                          | -                      |                   |
|                                 | Other non-credit obligation assets                                      |                                | -             | -         |                               |                         | -             | -         | -             | -            | -             | -           |               | -                          | -                      |                   |
|                                 | TOTAL   |                                | 0             | 0         | 0 0                           | 0 0                     | 0             | 0         | 0             | 0            | 0             | 0           | -             | 0 -                        | 0                      | - 0               |
|                                 | Securitisation and re-securitisations positions deducted from capital * |                                | -             | -         |                               |                         |               |           |               |              | -             | - ///       |               | -                          | -                      |                   |

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

Explanatory footnotes
The significant change in the relevant number between December 2012 and June 2013 reflects the acquisition of assets of €15,1 bn and liabilities of €14,6 bn, mainly insured deposits of €4,2 bn, as well as Emergency Liquidity Assistance funding of €9 bn from the Cypriot operations of Cyprus Popular Bank Public Company Ltd (Laiki Bank).

### 3. SECURITISATION SUMMARY

CY007 BANK OF CYPRUS PUBLIC CO LTD

| (in million Euro)                        |                                 |                                 |
|--|---------------------------------|---------------------------------|
|  | Exposure Value as of 31/12/2012 | Exposure Value as of 30/06/2013 |
| Banking Book                             | 0                               | 12                              |
| Trading Book (excl. correlation trading) | 0                               | 0                               |
| Correlation Trading Portfolio            | 0                               | 0                               |
| Total                                    | 0                               | 12                              |

Explanatory footnotes The significant change in the relevant number between December 2012 and June 2013 reflects the acquisition of assets of €15,1 bn and liabilities of €14,6 bn, mainly insured deposits of €4,2 bn, as well as Emergency Liquidity Assistance funding of €9 bn from the Cypriot operations of Cyprus Popular Bank Public Company Ltd (Laiki Bank).

CY007 BANK OF CYPRUS PUBLIC CO LTD

#### (in million Euro)

|                          |       | 31/12/2012<br>TOTAL RISK EXPOSURE<br>AMOUNT |    | 30/06/2013                    |    |  |
|--------------------------|-------|---|----|-------------------------------|----|--|
|                          | τοται |   |    | TOTAL RISK EXPOSURE<br>AMOUNT |    |  |
|                          | S/    | A   | IM | SA                            | IM |  |
| Traded Debt Instruments  | 0     | )   | 0  | 0                             | 0  |  |
| TDI - General risk       | 0     | )   | 0  | 0                             | 0  |  |
| TDI - Specific risk      | 0     | )   | 0  | 0                             | 0  |  |
| Equities                 | 3     | 5   | 0  | 3                             | 0  |  |
| Equities - General risk  | 2     | 2   | 0  | 2                             | 0  |  |
| Equities - Specific risk | 1     |   | 0  | 1                             | 0  |  |
| Foreign exchange risk    | 0     | )   | 0  | 546                           | 0  |  |
| Commodities risk         | 0     | 1   | 0  | 0                             | 0  |  |

Explanatory footnotes

as of 31 December 2012

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

CY007

as of 31 December 2012

| (in million Euro)         |                     |   |   | -                |                               |   |  |  |  |
|---------------------------|---------------------|---|---|------------------|-------------------------------|---|--|--|--|
|                           |                     |   | T LONG EXPOSURES<br>the gross of provisions) <sup>(1)</sup> | (gross exposure: | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>     | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |   | of which: <b>loans and</b><br>advances                      |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Czech Republic      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0 0  | 0  |
| [10Y - more ]<br>Total    |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Denmark             | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Denmark             | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 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 ]<br>[3Y - 5Y ] | Estonia             | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     | 1                   | Ő | 0   | Ő                | ů<br>O                        | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               | ]                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               | ]                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Finland             | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | , mana              | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               | 4                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |

as of 31 December 2012

| (in million Euro)                        |                     | -               |  | -                |                               |   |  |  |  |
|--|---------------------|-----------------|--|------------------|-------------------------------|---|--|--|--|
|  |                     |                 | T LONG EXPOSURES<br>re gross of provisions) <sup>(1)</sup> | (gross exposure: | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt t<br>a maturity matching) <sup>(1)</sup>      | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓                   | Country /<br>Region |                 | of which: loans and<br>advances                            |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                                   |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                              |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                              | France              | 202             | 0  | 202              | 202                           | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 286<br>0        | 0  | 286<br>0         | 286<br>0                      | 0   | 0  | 0 0  | 0  |
| [10Y - more ]<br>Total                   |                     | 488             | 0  | 488              | 488                           | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                               |                     | <b>466</b><br>0 | 0  | <b>466</b><br>0  | <b>480</b><br>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 ]                              | Cormonu             | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               | Germany             | 47              | 0  | 47               | 47                            | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                                    |                     | 47              | 0  | 47               | 47                            | 0   | 0  | 0  | 0  |
| [0-3M]                                   |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ <u>1Y - 2Y</u> ]<br>[ <u>2Y - 3Y</u> ] |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y - 3Y]<br>[3Y - 5Y]                   | Greece              | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                                    |                     | 0               | Ŭ.   | 0                | ů<br>0                        | Ŭ Û   | Ŭ<br>Ŭ   | 0  | 0  |
| [0-3M]                                   |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3M - 1Y]                                |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                              |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                              | Hungary             | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                                    |                     | 0               | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |

as of 31 December 2012

| (in million Euro)          |                     | -    |   | -                |                               |   |  |  |  |
|----------------------------|---------------------|------|---|------------------|-------------------------------|---|--|--|--|
|                            |                     |      | T LONG EXPOSURES<br>the gross of provisions) <sup>(1)</sup> | (gross exposures | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>     | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓     | Country /<br>Region |      | of which: <b>loans and</b><br>advances                      |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                     |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | Iceland             | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total     |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                 |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                  |                     | 15   | 0   | 15               | 15                            | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | Ireland             | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 | lielanu             | 32   | 0   | 32               | 32                            | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | 48   | 0   | 48               | 48                            | 0   | 0  | 0  | 0  |
| [0-3M]                     |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]<br>[ 1Y - 2Y ] |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]<br>[2Y-3Y]         |                     | 0 31 | 0   | 31               | 0<br>31                       | 0   | 0  | 0  | 0  |
| [21 - 51]<br>[3Y - 5Y]     | Italy               | 10   | 0   | 10               | 10                            | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 10   | 0   | 10               | 10                            | 0   | 0  | 0  | 0  |
| Total                      |                     | 52   | 0   | 52               | 52                            | 0   | 0  | 0  | 0  |
| [0-3M]                     |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3M - 1Y]                  |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | Latvia              | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | 0    | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |

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| (in million Euro)         | -                   |   |  | -                |                               |   |  |  |  |
|---------------------------|---------------------|---|--|------------------|-------------------------------|---|--|--|--|
|                           |                     |   | T LONG EXPOSURES<br>le gross of provisions) <sup>(1)</sup> | (gross exposures | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>     | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |   | of which: loans and<br>advances                            |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Liechtenstein       | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total    |                     | 0 | 0  | 0<br>0           | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y - 3Y]                 |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Lithuania           | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               | 1                   | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                   | 4                   | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]<br>[3Y - 5Y ] | Luxembourg          | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     | 1                   | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               | 1                   | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                   | ]                   | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Malta               | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Ivialla             | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               | ]                   | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |

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| (in million Euro)         |                     | - |  | -                |                               |   |  |  |  |
|---------------------------|---------------------|---|--|------------------|-------------------------------|---|--|--|--|
|                           |                     |   | T LONG EXPOSURES<br>le gross of provisions) <sup>(1)</sup> | (gross exposure: | s (long) net of cash short po | ECT POSITIONS<br>politions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>      | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |   | of which: loans and<br>advances                            |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Netherlands         | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y - 3Y]                 | Namura              | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Norway              | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]<br>[3Y - 5Y ] | Poland              | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | Ő                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Portugal            | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Fulluyai            | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |

as of 31 December 2012

| (in million Euro)         |                     |        |   | _                |                               |   |  |  |  |
|---------------------------|---------------------|--------|---|------------------|-------------------------------|---|--|--|--|
|                           |                     |        | CT LONG EXPOSURES<br>IN gross of provisions) <sup>(1)</sup> | (gross exposure: | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>     | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |        | of which: <b>loans and</b><br>advances                      |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                   |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Romania             | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total    |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | <b>a</b> 1.         | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Slovakia            | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                   |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]<br>[3Y - 5Y ] | Slovenia            | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0<br>0 | 0   | Ő                | ů<br>O                        | 0   | Ŭ<br>O   | 0  | 0  |
| [0-3M]                    |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3M - 1Y]                 |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Spain               | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Opani               | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0      | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |

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| (in million Euro)                        | -                   |   |   | _                |                               |   |  |  |  |
|--|---------------------|---|---|------------------|-------------------------------|---|--|--|--|
|  |                     |   | <b>T LONG EXPOSURES</b><br>le gross of provisions) <sup>(1)</sup> | (gross exposure: | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>     | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓                   | Country /<br>Region |   | of which: <b>loans and</b><br>advances                            |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                                   |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                              |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                              | Sweden              | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              | -                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total                   |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                               |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                                |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                              | United Kingdom      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               | United Kingdom      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                                    |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                                   |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3M - 1Y]                                |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ <u>1Y - 2Y</u> ]<br>[ <u>2Y - 3Y</u> ] |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [21 - 51]<br>[3Y - 5Y ]                  | Australia           | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            | 1                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                                    | 1                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                                   |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              | 1                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                              | 1                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                              | Canada              | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               | 1                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              | 4                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total                   | 1                   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| TOLAI                                    | <u> </u>            | U | U   | U                | U                             | U   | U  | U  | U  |

as of 31 December 2012

| (in million Euro)         |                     | - |  | -                |                               |   |  |  |  |
|---------------------------|---------------------|---|--|------------------|-------------------------------|---|--|--|--|
|                           |                     |   | T LONG EXPOSURES<br>le gross of provisions) <sup>(1)</sup> | (gross exposures | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>     | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |   | of which: loans and<br>advances                            |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Hong Kong           | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | 0 0                 | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | <b>0</b>   |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | lanan               | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Japan               | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 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 ]<br>[3Y - 5Y ] | U.S.                | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | ů<br>0           | ů<br>O                        | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Switzerland         | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Cintzonanu          | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0  | 0                | 0                             | 0   | 0  | 0  | 0  |

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| (in million Euro)         |                      |   |   | -                |                               |   |  |  |  |
|---------------------------|----------------------|---|---|------------------|-------------------------------|---|--|--|--|
|                           |                      |   | T LONG EXPOSURES<br>the gross of provisions) <sup>(1)</sup> | (gross exposures | s (long) net of cash short po | ECT POSITIONS<br>politions of sovereign debt to<br>a maturity matching) <sup>(1)</sup>      | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
|                           | Country /<br>Region  |   | of which: loans and<br>advances                             |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               | Other advanced       | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | economies non        | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | EEA                  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total    |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 | Other Central        | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y - 3Y]                 | and Eastern          | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Europe               | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               | countries non<br>EEA | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             | EEA                  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Middle East          | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]<br>[5Y - 10Y ] |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 | Latin America        | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | and the              | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Caribbean            | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               | Cambbean             | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                      | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |

as of 31 December 2012

### CY007 BANK OF CYPRUS PUBLIC CO LTD

| (in million Euro)      |  |   |   |                  |                               |   |  |  |  |
|------------------------|--|---|---|------------------|-------------------------------|---|--|--|--|
|                        |  |   | T LONG EXPOSURES<br>e gross of provisions) <sup>(1)</sup>   | (gross exposures | s (long) net of cash short po | RECT POSITIONS<br>positions of sovereign debt to<br>a maturity matching) <sup>(1)</sup> | o other counterparties only  | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>   | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet) |
| Residual Maturity<br>↓ | Country /<br>Region<br>of which: loans and<br>advances |   | of which: AFS banking<br>book<br>book<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) |                  |                               |   | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |  |
| [0-3M]                 |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]            |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]            |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]            | A (  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]             | Africa   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]            |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]          |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                  |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                 |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3M - 1Y]              |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]            |  | 2 | 0   | 2                | 2                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]            | Others   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]             | Culeis   | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]            |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]          |  | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                  |  | 2 | 0   | 2                | 2                             | 0   | 0  | 0  | 0  |

| TOTAL EEA 30 | 1.441 | 0 | 1.441 | 678 | 13 | 0 | 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.

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

as of 30 June 2013

(in million Euro) NET DIRECT POSITIONS **DIRECT SOVEREIGN** INDIRECT SOVEREIGN GROSS DIRECT LONG EXPOSURES (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only EXPOSURES IN EXPOSURES <sup>(3)</sup> where there is a maturity matching) (1) (accounting value gross of provisions) (1) DERIVATIVES (1) (on and off balance sheet) Residual Maturity Country / Region of which: FVO Τ Net position at fair values Net position at fair values (designated at fair value of which: loans and of which: AFS banking of which: Financial assets (Derivatives with positive fair (Derivatives with positive fair through profit&loss) value + Derivatives with value + Derivatives with advances book held for trading<sup>(2)</sup> banking book negative fair value) negative fair value) (FVO) [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] Austria [3Y - 5Y] [5Y - 10Y] [10Y - more ] Total [0-3M] [3M - 1Y] [ 1Y - 2Y ] [2Y-3Y] Belgium [3Y - 5Y] [5Y - 10Y] [10Y - more ] Total [ 0 - 3M ] [ 3M - 1Y ] [1Y-2Y] [ 2Y - 3Y ] Bulgaria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [ 1Y - 2Y ] 1.756 1.756 [2Y-3Y] Cyprus [3Y - 5Y] [5Y - 10Y] [10Y - more ] Total 2.402 2.402 

CY007

as of 30 June 2013

| (in million Euro)                        |                     |        |   |                 |                               |   |  |  |  |
|--|---------------------|--------|---|-----------------|-------------------------------|---|--|--|--|
|  |                     |        | T LONG EXPOSURES<br>e gross of provisions) <sup>(1)</sup> | (gross exposure | s (long) net of cash short p  | RECT POSITIONS<br>ositions of sovereign debt<br>a maturity matching) <sup>(1)</sup>         | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓                   | Country /<br>Region |        | of which: <b>loans and</b><br>advances                    |                 | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                                   |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                              | Czech Republic      | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total                   |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                               |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                                |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [2Y-3Y]                                  | Denmark             | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               | Denmark             | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                                    |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                                   |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ <u>1Y - 2Y</u> ]<br>[ <u>2Y - 3Y</u> ] |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [21-31]<br>[3Y - 5Y ]                    | Estonia             | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y]                               |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                                    |                     | ů<br>Ú | ů<br>Ú  | 0<br>0          | Ő                             | ů<br>Ú  | ů<br>O   | Ő  | 0  |
| [0-3M]                                   |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3M - 1Y]                                |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                              | Finland             | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                               |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                              |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                            |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                                    |                     | 0      | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |

as of 30 June 2013

| (in million Euro)      |                     |                 |   |                 |                               |   |  |  |  |
|------------------------|---------------------|-----------------|---|-----------------|-------------------------------|---|--|--|--|
|                        |                     |                 | T LONG EXPOSURES<br>the gross of provisions) <sup>(1)</sup> | (gross exposure | s (long) net of cash short p  | <b>RECT POSITIONS</b><br>ositions of sovereign debt<br>a maturity matching) <sup>(1)</sup>  | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓ | Country /<br>Region |                 | of which: <b>loans and</b><br>advances                      |                 | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                 |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]            | France              | 201             | 0   | 201             | 201                           | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]             |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]            |                     | 281             | 0   | 281             | 281                           | 0   | 0  | 0  | 0  |
| [10Y - more ]          |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total<br>[ 0 - 3M ]    |                     | <b>483</b><br>0 | <b>0</b>  | <b>483</b><br>0 | <b>483</b><br>0               | <b>0</b>  | <b>0</b><br>0  | <b>0</b><br>0  | <b>0</b>   |
| [0-3M]<br>[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 ]             | Germany             | 47              | 0   | 47              | 47                            | 0   | 0  | 0  | 0  |
| [5Y - 10Y]             |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]          |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                  |                     | 47              | 0   | 47              | 47                            | 0   | 0  | 0  | 0  |
| [0-3M]                 |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]            | Greece              | 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 ]<br>Total |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]             |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]             | Hungary             | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]            |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]          |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                  |                     | 0               | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |

as of 30 June 2013

| (in million Euro)         |                     | -        |  |                 |                               |   |  |  |  |
|---------------------------|---------------------|----------|--|-----------------|-------------------------------|---|--|--|--|
|                           |                     |          | T LONG EXPOSURES<br>te gross of provisions) <sup>(1)</sup> | (gross exposure | s (long) net of cash short p  | <b>RECT POSITIONS</b><br>ositions of sovereign debt<br>a maturity matching) <sup>(1)</sup>  | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |          | of which: loans and<br>advances                            |                 | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Iceland             | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total    |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 16       | 0  | 16              | 16                            | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | laste ed.           | 32       | 0  | 32              | 32                            | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Ireland             | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 48       | 0  | 48              | 48                            | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                   |                     | 31       | 0  | 31              | 31                            | 0   | 0  | 0  | 0  |
| [2Y - 3Y]                 | Italy               | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]<br>[5Y - 10Y ] |                     | <u> </u> | 0  | <u> </u>        | <u>10</u><br>0                | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 10       | 0  | 10              | 10                            | 0   | 0  | 0  | 0  |
| Total                     |                     | 51       | 0  | 51              | 51                            | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Latvia              | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Laivid              | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |

as of 30 June 2013

| (in million Euro)          |                     |   |   |                 |                               |   |  |  |  |
|----------------------------|---------------------|---|---|-----------------|-------------------------------|---|--|--|--|
|                            |                     |   | T LONG EXPOSURES<br>e gross of provisions) <sup>(1)</sup> | (gross exposure | s (long) net of cash short p  | <b>RECT POSITIONS</b><br>ositions of sovereign debt<br>a maturity matching) <sup>(1)</sup>  | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓     | Country /<br>Region |   | of which: <b>loans and</b><br>advances                    |                 | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                     |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | Liechtenstein       | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total     |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                 |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                  |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | Lithurnaia          | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 | Lithuania           | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                     |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]<br>[ 2Y - 3Y ] |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [21 - 51]<br>[3Y - 5Y]     | Luxembourg          | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | Ő | Ő   | 0               | ů<br>O                        | ů<br>O  | 0  | 0  | Ŭ<br>O   |
| [0-3M]                     |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3M - 1Y]                  |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                    |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | Malta               | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 | Ινιαιτα             | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |

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| (in million Euro)         |                     |   |   |                 |                               |   |  |  |  |
|---------------------------|---------------------|---|---|-----------------|-------------------------------|---|--|--|--|
|                           |                     |   | T LONG EXPOSURES<br>the gross of provisions) <sup>(1)</sup> | (gross exposure | s (long) net of cash short p  | ECT POSITIONS<br>positions of sovereign debt<br>a maturity matching) <sup>(1)</sup>         | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |   | of which: <b>loans and</b><br>advances                      |                 | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Netherlands         | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total    |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | N                   | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Norway              | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                   |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [2Y-3Y]                   | Poland              | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]<br>[5Y - 10Y ] |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Portugal            | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Futuyai             | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0 | 0   | 0               | 0                             | 0   | 0  | 0  | 0  |

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| (in million Euro)         |                     |          |  |                 |                               |   |  |  |  |
|---------------------------|---------------------|----------|--|-----------------|-------------------------------|---|--|--|--|
|                           |                     |          | T LONG EXPOSURES<br>le gross of provisions) <sup>(1)</sup> | (gross exposure | s (long) net of cash short p  | <b>RECT POSITIONS</b><br>ositions of sovereign debt<br>a maturity matching) <sup>(1)</sup>  | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓    | Country /<br>Region |          | of which: loans and<br>advances                            |                 | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                    |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Romania             | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | . tornama           | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total [ 0 - 3M ]          |                     | <b>0</b> | <b>0</b>   | <b>0</b>        | <b>0</b>                      | <b>0</b>  | <b>0</b><br>0  | <b>0</b><br>0  | <b>0</b>   |
| [ 3M - 1Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | <b>a</b>            | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Slovakia            | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y]                |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                    |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Slovenia            | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]<br>[5Y - 10Y ] |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                 |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]               | Spain               | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                | Spain               | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]               |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]             |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |
| Total                     |                     | 0        | 0  | 0               | 0                             | 0   | 0  | 0  | 0  |

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| Residual Maturity          |   | GROSS DIREC |   |                  |                               |   |  |  |  |
|----------------------------|---|-------------|---|------------------|-------------------------------|---|--|--|--|
| Beeiduel Meturity          | GROSS DIRECT LONG EXPOSU<br>(accounting value gross of provisio |             |   | (gross exposures | s (long) net of cash short po | EECT POSITIONS<br>ositions of sovereign debt (<br>a maturity matching) <sup>(1)</sup>       | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Cou                        | ountry /<br>legion  |             | of which: <b>loans and</b><br><b>advances</b> |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]                 |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                | Γ   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y-3Y] Sw                 | weden   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                | L   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]<br>[3M-1Y]          | ⊢   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]<br>[ 1Y - 2Y ] | F   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
|                            | F   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ] United          | d Kingdom   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                | F   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                     |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y - 3Y] Aus              | ustralia  | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]<br>[3M-1Y]          |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]<br>[ 1Y - 2Y ] |   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
|                            | F   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y - 3Y] Ca               | anada   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                | ⊢   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              | F   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      | -   | 0           | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |

as of 30 June 2013

| (in million Euro)                 |                     |   |                                 |          |                               |   |  |  |  |
|-----------------------------------|---------------------|---|---------------------------------|----------|-------------------------------|---|--|--|--|
|                                   |                     | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup> |                                 |          | s (long) net of cash short pe | ECT POSITIONS<br>positions of sovereign debt<br>a maturity matching) <sup>(1)</sup>         | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓            | Country /<br>Region |   | of which: loans and<br>advances |          | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                            |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                       |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                       |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                       | Hong Kong           | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                        | riong riong         | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                       |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]<br>Total            |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                        |                     | 0   | 0                               | <b>0</b> | 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 ]                        | Japan               | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                       |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                     |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| Total                             |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                            |                     | 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 ]                       | U.S.                | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [ <u>3Y - 5Y ]</u><br>[5Y - 10Y ] |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                     |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| Total                             |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [ 0 - 3M ]                        |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                       |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]                         |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [2Y-3Y]                           | Switzerland         | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                        | Switzenand          | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                       |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]                     |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |
| Total                             |                     | 0   | 0                               | 0        | 0                             | 0   | 0  | 0  | 0  |

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| (in million Euro)          |                     |          |   | -                |                               |   |  |  |  |
|----------------------------|---------------------|----------|---|------------------|-------------------------------|---|--|--|--|
|                            |                     |          | T LONG EXPOSURES<br>e gross of provisions) <sup>(1)</sup> | (gross exposure: | s (long) net of cash short p  | <b>ECT POSITIONS</b><br>ositions of sovereign debt<br>a maturity matching) <sup>(1)</sup>   | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓     | Country /<br>Region |          | of which: <b>loans and</b><br>advances                    |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [0-3M]                     |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                | Other advanced      | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | economies non       | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 | EEA                 | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]<br>[3M-1Y]          |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]                | Other Central       | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | and eastern         | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y]                  | Europe              | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                | countries non       | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              | EEA                 | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                     |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]                |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y-2Y]                    |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]                | Middle East         | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]                 |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | <b>0</b> | <b>0</b>  | <b>0</b>         | <b>0</b>                      | <b>0</b>  | <b>0</b><br>0  | <b>0</b>   | <b>0</b>   |
| [0-3M]<br>[3M-1Y]          |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]<br>[ 1Y - 2Y ] |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 11 - 21 ]<br>[ 2Y - 3Y ] | Latin America       | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [21-31]<br>[3Y - 5Y ]      | and the             | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]                | Caribbean           | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]              |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                      |                     | 0        | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |

as of 30 June 2013

### CY007 BANK OF CYPRUS PUBLIC CO LTD

| (in million Euro)      |                     |   |   |                  |                               |   |  |  |  |
|------------------------|---------------------|---|---|------------------|-------------------------------|---|--|--|--|
|                        |                     |   | CT LONG EXPOSURES                             | (gross exposure: | s (long) net of cash short p  | ECT POSITIONS<br>ositions of sovereign debt t<br>a maturity matching) <sup>(1)</sup>        | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup> | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |  |
| Residual Maturity<br>↓ | Country /<br>Region |   | of which: <b>loans and</b><br><b>advances</b> |                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup>  | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [1Y - 2Y]              |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [2Y-3Y]                | Africa              | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]             | Africa              | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]            |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]          |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                  |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [0-3M]                 |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 2 | 0   | 2                | 2                             | 0   | 0  | 0  | 0  |
| [ 2Y - 3Y ]            | Others              | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [3Y - 5Y ]             |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [5Y - 10Y ]            |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| [10Y - more ]          |                     | 0 | 0   | 0                | 0                             | 0   | 0  | 0  | 0  |
| Total                  |                     | 2 | 0   | 2                | 0                             | 0   | 0  |  |  |

| TOTAL EEA 30 | 3.073 | 0 | 3.073 | 671 | 12 | 0 | 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.

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

#### Explanatory footnotes

The differences in the figures between December 2012 and June 2013 are due to the merge with Laiki Bank and the elapse of time.

6. RWA

CY007 BANK OF CYPRUS PUBLIC CO LTD

| (in million Euro)                         |            |            |
|---|------------|------------|
|   | 31/12/2012 | 30/06/2013 |
| RWA for credit risk                       | 19.318     | 21.121     |
| RWA Securitisation and re-securitisations | 0          | 2          |
| RWA Other credit risk                     | 19.318     | 21.119     |
| RWA for market risk                       | 3          | 549        |
| RWA for operational risk                  | 2.258      | 1.840      |
| RWA Transitional floors                   | 0          | 0          |
| RWA Other                                 | 0          | 0          |
| Total RWA <sup>(1)</sup>                  | 21.580     | 23.510     |

Explanatory footnotes