

# 1. CAPITAL

| Capital position CRD3 rules   | 31.12.2012   |              | 30.06.2013   |              | References to COREP reporting  |
|---|--------------|--------------|--------------|--------------|--|
|   | Million EUR  | % RWA        | Million EUR  | % RWA        |  |
| <b>A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)</b> | 2.708        |              | 2.970        |              | COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares   |
| Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)  | 0            |              | 0            |              | Prudential filters for regulatory capital (COREP line 1.1.2.6.06)  |
| <b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>   | -886         |              | -871         |              | COREP CA 1.3.T1* (negative amount)   |
| Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)   | -75          |              | -70          |              | As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)  |
| <b>C) Common equity (A+B)</b>   | <b>1.822</b> | <b>10,4%</b> | <b>2.099</b> | <b>11,4%</b> |  |
| Of which: ordinary shares subscribed by government  | 0            |              | 0            |              | Paid up ordinary shares subscribed by government   |
| <b>D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)</b>   | 0            |              | 0            |              | EBA/REC/2011/1   |
| <b>E) Other Existing government support measures (+)</b>  | 0            |              | 0            |              |  |
| <b>F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)</b>   | <b>1.822</b> | <b>10,4%</b> | <b>2.099</b> | <b>11,4%</b> |  |
| <b>G) Hybrid instruments not subscribed by government</b>   | 0            |              | 0            |              | Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government |
| <b>H) Tier 1 Capital (F+G)</b>  | <b>1.822</b> | <b>10,4%</b> | <b>2.099</b> | <b>11,4%</b> | COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)   |
| <b>I) RWA</b>   | 17.600       |              | 18.400       |              |  |
| <b>CRR / CRDIV memo items</b>   |              |              |              |              |  |
| Common Equity instruments under A) not eligible as CET1 (under CRR)   | 39           |              | 39           |              | 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)  | 298          |              | 269          |              | Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]   |
| Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments                       | 1.909        |              | 1.908        |              | Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR  |
| RWA for Credit Value Adjustment Risk (CVA)  | 362          |              | 346          |              | 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

| All counterparty countries  | LTV % ** (as of 31/12/2012) | Exposure values (as of 31/12/2012) ** |            |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |            |               |           |               |           |
|---|-----------------------------|---------------------------------------|------------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|------------|---------------|-----------|---------------|-----------|
|   |                             | F-IRB                                 |            | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |            | A-IRB         |           | STA           |           |
|   |                             | Non-defaulted                         | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| Central banks and central governments                                   |                             | 510                                   | -          | -             | -         | 26.691        | -         | 108                       | -         | -             | -         | -             | 41        | -  | -          | -             | -         | -             | -         |
| Institutions  |                             | 9.979                                 | -          | -             | -         | 21.331        | -         | 2.045                     | -         | -             | -         | -             | 249       | -  | -          | -             | -         | -             | -         |
| Corporates  |                             | 17.322                                | 306        | -             | -         | 1.612         | 33        | 8.636                     | 0         | -             | -         | -             | 1.547     | 33   | 130        | -             | -         | -             | 18        |
| Corporates - Of Which: Specialised Lending                              |                             | 1.614                                 | 68         | -             | -         | -             | -         | 1.458                     | -         | -             | -         | -             | -         | -  | 34         | -             | -         | -             | -         |
| Corporates - Of Which: SME  |                             | 3.967                                 | 39         | -             | -         | 0             | 0         | 1.291                     | 0         | -             | -         | -             | 0         | 0  | 20         | -             | -         | -             | 0         |
| Retail  |                             | 6.942                                 | 31         | -             | -         | 1.755         | 28        | 486                       | -         | -             | -         | -             | 737       | 29   | 6          | -             | -         | -             | 10        |
| Retail - Secured on real estate property                                | 54.5%                       | 6.341                                 | 30         | -             | -         | 1.613         | -         | 428                       | -         | -             | -         | -             | 630       | -  | 6          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: SME                | 53.4%                       | 1.264                                 | 6          | -             | -         | 68            | -         | 36                        | -         | -             | -         | -             | 26        | -  | 1          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: non-SME            | 54.7%                       | 5.077                                 | 24         | -             | -         | 1.544         | -         | 392                       | -         | -             | -         | -             | 604       | -  | 5          | -             | -         | -             | -         |
| Retail - Qualifying Revolving   |                             | -                                     | -          | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -          | -             | -         | -             | -         |
| Retail - Other Retail   |                             | 601                                   | 0          | -             | -         | 143           | 28        | 58                        | -         | -             | -         | -             | 107       | 29   | 0          | -             | -         | -             | 10        |
| Retail - Other Retail - Of Which: SME                                   |                             | 108                                   | -          | -             | -         | 6             | 2         | 6                         | -         | -             | -         | -             | 4         | 2  | -          | -             | -         | -             | 2         |
| Retail - Other Retail - Of Which: non-SME                               |                             | 494                                   | 0          | -             | -         | 137           | 26        | 52                        | -         | -             | -         | -             | 103       | 27   | 0          | -             | -         | -             | 8         |
| Equity  |                             | 16                                    | -          | -             | -         | 448           | -         | 40                        | -         | -             | -         | -             | 448       | -  | -          | -             | -         | -             | -         |
| Securitisation  |                             | 881                                   | -          | -             | -         | -             | -         | 592                       | -         | -             | -         | -             | -         | -  | 1          | -             | -         | -             | -         |
| Other non-credit obligation assets                                      |                             | 213                                   | -          | -             | -         | 38            | -         | 213                       | -         | -             | -         | -             | 105       | -  | -          | -             | -         | -             | -         |
| <b>TOTAL</b>  |                             | <b>35.862</b>                         | <b>337</b> | <b>0</b>      | <b>0</b>  | <b>51.876</b> | <b>61</b> | <b>12.119</b>             | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>3.126</b>  | <b>63</b> | <b>-</b>   | <b>137</b> | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>28</b> |
| Securitisation and re-securitisations positions deducted from capital * |                             | 179                                   | 20         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | 12         | -             | -         | -             | -         |

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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012) | Exposure values (as of 31/12/2012) ** |            |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |            |               |           |               |           |
|---|-----------------------------|---------------------------------------|------------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|------------|---------------|-----------|---------------|-----------|
|   |                             | F-IRB                                 |            | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |            | A-IRB         |           | STA           |           |
|   |                             | Non-defaulted                         | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| Central banks and central governments                                   |                             | 154                                   | -          | -             | -         | 24.784        | -         | 8                         | -         | -             | -         | -             | 35        | -  | -          | -             | -         | -             | -         |
| Institutions  |                             | 4.725                                 | -          | -             | -         | 21.256        | -         | 845                       | -         | -             | -         | -             | 224       | -  | -          | -             | -         | -             | -         |
| Corporates  |                             | 14.410                                | 285        | -             | -         | 1.116         | 33        | 7.527                     | 0         | -             | -         | -             | 1.130     | 33   | 130        | -             | -         | -             | 18        |
| Corporates - Of Which: Specialised Lending                              |                             | 1.456                                 | 68         | -             | -         | -             | -         | 1.336                     | -         | -             | -         | -             | -         | -  | 34         | -             | -         | -             | -         |
| Corporates - Of Which: SME  |                             | 3.888                                 | 36         | -             | -         | 0             | 0         | 1.265                     | 0         | -             | -         | -             | 0         | 0  | 20         | -             | -         | -             | 0         |
| Retail  |                             | 6.884                                 | 30         | -             | -         | 1.730         | 28        | 479                       | -         | -             | -         | -             | 725       | 29   | 6          | -             | -         | -             | 10        |
| Retail - Secured on real estate property                                | 54.4%                       | 6.293                                 | 30         | -             | -         | 1.588         | -         | 423                       | -         | -             | -         | -             | 619       | -  | 6          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: SME                | 53.3%                       | 1.258                                 | 6          | -             | -         | 68            | -         | 36                        | -         | -             | -         | -             | 26        | -  | 1          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: non-SME            | 54.6%                       | 5.036                                 | 24         | -             | -         | 1.521         | -         | 387                       | -         | -             | -         | -             | 593       | -  | 5          | -             | -         | -             | -         |
| Retail - Qualifying Revolving   |                             | -                                     | -          | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -          | -             | -         | -             | -         |
| Retail - Other Retail   |                             | 591                                   | 0          | -             | -         | 141           | 28        | 57                        | -         | -             | -         | -             | 106       | 29   | 0          | -             | -         | -             | 10        |
| Retail - Other Retail - Of Which: SME                                   |                             | 106                                   | -          | -             | -         | 6             | 2         | 6                         | -         | -             | -         | -             | 4         | 2  | -          | -             | -         | -             | 2         |
| Retail - Other Retail - Of Which: non-SME                               |                             | 485                                   | 0          | -             | -         | 135           | 26        | 51                        | -         | -             | -         | -             | 102       | 27   | 0          | -             | -         | -             | 8         |
| Equity  |                             | -                                     | -          | -             | -         | 448           | -         | -                         | -         | -             | -         | -             | 448       | -  | -          | -             | -         | -             | -         |
| Securitisation  |                             | 13                                    | -          | -             | -         | -             | -         | 2                         | -         | -             | -         | -             | -         | -  | -          | -             | -         | -             | -         |
| Other non-credit obligation assets                                      |                             | -                                     | -          | -             | -         | 9             | -         | -                         | -         | -             | -         | -             | 9         | -  | -          | -             | -         | -             | -         |
| <b>TOTAL</b>  |                             | <b>26.186</b>                         | <b>316</b> | <b>0</b>      | <b>0</b>  | <b>49.342</b> | <b>61</b> | <b>8.861</b>              | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>2.571</b>  | <b>62</b> | <b>-</b>   | <b>136</b> | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>28</b> |
| 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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |              |               |           |               |           | RWA (as of 31/12/2012) ** |            |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|---|--|---------------------------------------|--------------|---------------|-----------|---------------|-----------|---------------------------|------------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |              | A-IRB         |           | STA           |           | F-IRB                     |            | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| Netherlands   | Central banks and central governments                        | 45                                    | -            | -             | -         | 0             | -         | 2                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Institutions   | 413                                   | -            | -             | -         | -             | -         | 62                        | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Corporates   | 822                                   | 0            | -             | -         | 45            | 0         | 371                       | 0          | -             | -         | 45            | 0         | 0  | -         | -             | -         | -             | -         |
|   | Corporates - Of Which: Specialised Lending                   | 122                                   | -            | -             | -         | -             | -         | 93                        | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Corporates - Of Which: SME                                   | 9                                     | 0            | -             | -         | 0             | 0         | 3                         | 0          | -             | -         | 0             | 0         | 0  | -         | -             | -         | -             | -         |
|   | Retail   | 6                                     | 0            | -             | -         | 0             | -         | 1                         | -          | -             | -         | 0             | -         | 0  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property                     | 62,7%                                 | 4            | 0             | -         | -             | 0         | -                         | 0          | -             | -         | 0             | -         | 0  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property - Of Which: non-SME | 62,7%                                 | 4            | 0             | -         | -             | 0         | -                         | 0          | -             | -         | 0             | -         | 0  | -         | -             | -         | -             | -         |
|   | Retail - Qualifying Revolving                                | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail  | -                                     | 2            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail - Of Which: SME                        | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail - Of Which: non-SME                    | -                                     | 2            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|   | Equity   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Securitisation   | -                                     | 211          | -             | -         | -             | -         | 53                        | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Other non-credit obligation assets                           | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>1.497</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>45</b> | <b>0</b>                  | <b>490</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>45</b> | <b>0</b>   | <b>-</b>  | <b>0</b>      | <b>-</b>  | <b>0</b>      | <b>-</b>  |
| Securitisation and re-securitisations positions deducted from capital * |  | 5                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |

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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |              |               |           |               |           | RWA (as of 31/12/2012) ** |            |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|---|--|---------------------------------------|--------------|---------------|-----------|---------------|-----------|---------------------------|------------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |              | A-IRB         |           | STA           |           | F-IRB                     |            | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| United Kingdom  | Central banks and central governments                        | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Institutions   | 1.092                                 | -            | -             | -         | -             | -         | 69                        | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Corporates   | 318                                   | -            | -             | -         | 6             | -         | 80                        | -          | -             | -         | 6             | 0         | 0  | -         | -             | -         | -             | -         |
|   | Corporates - Of Which: Specialised Lending                   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Corporates - Of Which: SME                                   | 0                                     | -            | -             | -         | -             | -         | 0                         | 0          | -             | -         | 0             | 0         | 0  | -         | -             | -         | -             | -         |
|   | Retail   | 7                                     | -            | -             | -         | 4             | -         | 1                         | -          | -             | -         | 2             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property                     | 59,1%                                 | 6            | -             | -         | -             | 4         | -                         | 1          | -             | -         | 2             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property - Of Which: non-SME | 59,1%                                 | 6            | -             | -         | -             | 4         | -                         | 1          | -             | -         | 2             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Qualifying Revolving                                | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail  | -                                     | 1            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail - Of Which: SME                        | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail - Of Which: non-SME                    | -                                     | 1            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|   | Equity   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Securitisation   | -                                     | 35           | -             | -         | -             | -         | 1                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Other non-credit obligation assets                           | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>1.452</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>9</b>  | <b>0</b>                  | <b>151</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>8</b>  | <b>0</b>   | <b>-</b>  | <b>0</b>      | <b>-</b>  | <b>0</b>      | <b>-</b>  |
| Securitisation and re-securitisations positions deducted from capital * |  | 18                                    | 18           | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | 5  | -         | -             | -         | -             | -         |

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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |              |               |           |               |           | RWA (as of 31/12/2012) ** |            |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|---|--|---------------------------------------|--------------|---------------|-----------|---------------|-----------|---------------------------|------------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |              | A-IRB         |           | STA           |           | F-IRB                     |            | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| France  | Central banks and central governments                        | 53                                    | -            | -             | -         | -             | -         | 4                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Institutions   | 710                                   | -            | -             | -         | 36            | -         | 82                        | -          | -             | -         | 4             | -         | -  | -         | -             | -         | -             | -         |
|   | Corporates   | 482                                   | -            | -             | -         | 17            | -         | 176                       | -          | -             | -         | 17            | 0         | 0  | -         | -             | -         | -             | -         |
|   | Corporates - Of Which: Specialised Lending                   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Corporates - Of Which: SME                                   | 0                                     | -            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | 0         | 0  | -         | -             | -         | -             | -         |
|   | Retail   | 1                                     | -            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property                     | 54.4%                                 | 1            | -             | -         | -             | 0         | -                         | 0          | -             | -         | -             | 0         | -  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property - Of Which: SME     | 0.0%                                  | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Secured on real estate property - Of Which: non-SME | 54.4%                                 | 1            | -             | -         | -             | 0         | -                         | 0          | -             | -         | -             | 0         | -  | -         | -             | -         | -             | -         |
|   | Retail - Qualifying Revolving                                | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail  | -                                     | -            | -             | -         | 0             | -         | -                         | -          | -             | -         | -             | 0         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail - Of Which: SME                        | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Retail - Other Retail - Of Which: non-SME                    | -                                     | -            | -             | -         | 0             | -         | -                         | -          | -             | -         | -             | 0         | -  | -         | -             | -         | -             | -         |
|   | Equity   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Securitisation   | 1                                     | -            | -             | -         | -             | -         | 0                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | Other non-credit obligation assets                           | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>1.247</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>54</b> | <b>0</b>                  | <b>262</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>21</b> | <b>0</b>   | <b>-</b>  | <b>0</b>      | <b>-</b>  | <b>0</b>      | <b>-</b>  |
| 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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|---|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV   | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | 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                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>-</b>  | <b>0</b>      | <b>-</b>  | <b>0</b>      | <b>-</b>  |
| 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

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|--|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|  |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|  |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV  | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Qualifying Revolving                                | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: SME                        | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: non-SME                    | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Equity   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Securitisations  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Other non-credit obligation assets                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| Securitisations 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

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\*\* As explained in the Guidelines

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|--|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|  |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|  |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV  | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Qualifying Revolving                                | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: SME                        | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: non-SME                    | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Equity   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Securitisations  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Other non-credit obligation assets                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| Securitisations 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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|---|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV   | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | 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                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| 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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|---|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV   | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | 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                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| 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

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |          |
|--|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|----------|
|  |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |          |
|  |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |          |
| #NV  | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | Retail - Qualifying Revolving                                | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | Retail - Other Retail  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | Retail - Other Retail - Of Which: SME                        | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | Retail - Other Retail - Of Which: non-SME                    | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | Equity   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | Securitisations  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | Other non-credit obligation assets                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |          |
|  | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>0</b>  | <b>-</b> |
| Securitisations 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

| All counterparty countries  | LTV % ** (as of 30/06/2013) | Exposure values (as of 30/06/2013) ** |            |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |            |               |           |               |           |
|---|-----------------------------|---------------------------------------|------------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|------------|---------------|-----------|---------------|-----------|
|   |                             | F-IRB                                 |            | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |            | A-IRB         |           | STA           |           |
|   |                             | Non-defaulted                         | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| <b>Central banks and central governments</b>                                    |                             | 740                                   | -          | -             | -         | 25.758        | -         | 115                       | -         | -             | -         | -             | 33        | -  | -          | -             | -         | -             | -         |
| <b>Institutions</b>   |                             | 9.728                                 | -          | -             | -         | 20.952        | -         | 2.305                     | -         | -             | -         | -             | 224       | -  | -          | -             | -         | -             | -         |
| <b>Corporates</b>   |                             | 18.187                                | 312        | -             | -         | 1.725         | 26        | 9.189                     | 0         | -             | -         | -             | 1.647     | 26   | 128        | -             | -         | -             | 16        |
| Corporates - Of Which: Specialised Lending                                      |                             | 1.737                                 | 64         | -             | -         | -             | -         | 1.489                     | -         | -             | -         | -             | -         | -  | 33         | -             | -         | -             | -         |
| Corporates - Of Which: SME  |                             | 4.424                                 | 21         | -             | -         | 0             | 0         | 1.531                     | 0         | -             | -         | -             | 0         | 0  | 14         | -             | -         | -             | 0         |
| <b>Retail</b>   |                             | 7.141                                 | 28         | -             | -         | 1.860         | 27        | 404                       | 7         | -             | -         | -             | 785       | 28   | 6          | -             | -         | -             | 9         |
| Retail - Secured on real estate property  | 54,2%                       | 6.322                                 | 28         | -             | -         | 1.704         | -         | 326                       | -         | -             | -         | -             | 668       | -  | 6          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: SME                        | 52,4%                       | 1.269                                 | 6          | -             | -         | 65            | -         | 45                        | -         | -             | -         | -             | 25        | -  | 1          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: non-SME                    | 54,6%                       | 5.053                                 | 22         | -             | -         | 1.639         | -         | 281                       | -         | -             | -         | -             | 643       | -  | 5          | -             | -         | -             | -         |
| Retail - Qualifying Revolving   |                             | -                                     | -          | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -          | -             | -         | -             | -         |
| Retail - Other Retail   |                             | 819                                   | 0          | -             | -         | 156           | 27        | 78                        | 7         | -             | -         | -             | 117       | 28   | 0          | -             | -         | -             | 9         |
| Retail - Other Retail - Of Which: SME   |                             | 179                                   | -          | -             | -         | 5             | 3         | 8                         | -         | -             | -         | -             | 4         | 3  | -          | -             | -         | -             | 2         |
| Retail - Other Retail - Of Which: non-SME                                       |                             | 640                                   | 0          | -             | -         | 150           | 24        | 70                        | 7         | -             | -         | -             | 113       | 25   | 0          | -             | -         | -             | 8         |
| <b>Equity</b>   |                             | 14                                    | -          | -             | -         | 387           | -         | 33                        | -         | -             | -         | -             | 387       | -  | -          | -             | -         | -             | -         |
| <b>Securitisation</b>   |                             | 789                                   | 6          | -             | -         | -             | -         | 577                       | 16        | -             | -         | -             | -         | -  | 1          | -             | -         | -             | -         |
| <b>Other non-credit obligation assets</b>                                       |                             | 188                                   | -          | -             | -         | 3             | -         | 188                       | -         | -             | -         | -             | 1         | -  | -          | -             | -         | -             | -         |
| <b>TOTAL</b>  |                             | <b>36.786</b>                         | <b>346</b> | <b>0</b>      | <b>0</b>  | <b>50.685</b> | <b>53</b> | <b>12.810</b>             | <b>24</b> | <b>0</b>      | <b>0</b>  | <b>3.077</b>  | <b>54</b> | <b>-</b>   | <b>135</b> | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>26</b> |
| <b>Securitisations and re-securitisations positions deducted from capital *</b> |                             | 150                                   | 23         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | 12         | -             | -         | -             | -         |

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

| Counterparty Country <sup>(1)</sup>   | LTV % ** (as of 30/06/2013) | Exposure values (as of 30/06/2013) ** |            |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |            |               |           |               |           |
|---|-----------------------------|---------------------------------------|------------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|------------|---------------|-----------|---------------|-----------|
|   |                             | F-IRB                                 |            | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |            | A-IRB         |           | STA           |           |
|   |                             | Non-defaulted                         | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| <b>Central banks and central governments</b>                                    |                             | 411                                   | -          | -             | -         | 23.899        | -         | 21                        | -         | -             | -         | -             | 33        | -  | -          | -             | -         | -             | -         |
| <b>Institutions</b>   |                             | 5.061                                 | -          | -             | -         | 20.918        | -         | 1.200                     | -         | -             | -         | -             | 219       | -  | -          | -             | -         | -             | -         |
| <b>Corporates</b>   |                             | 15.482                                | 291        | -             | -         | 1.220         | 26        | 7.993                     | 0         | -             | -         | -             | 1.210     | 26   | 128        | -             | -         | -             | 16        |
| Corporates - Of Which: Specialised Lending                                      |                             | 1.603                                 | 64         | -             | -         | -             | -         | 1.388                     | -         | -             | -         | -             | -         | -  | 33         | -             | -         | -             | -         |
| Corporates - Of Which: SME  |                             | 4.336                                 | 18         | -             | -         | 0             | 0         | 1.500                     | 0         | -             | -         | -             | 0         | 0  | 14         | -             | -         | -             | 0         |
| <b>Retail</b>   |                             | 7.072                                 | 28         | -             | -         | 1.840         | 27        | 396                       | 7         | -             | -         | -             | 776       | 28   | 6          | -             | -         | -             | 9         |
| Retail - Secured on real estate property  | 54,2%                       | 6.277                                 | 27         | -             | -         | 1.685         | -         | 320                       | -         | -             | -         | -             | 660       | -  | 6          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: SME                        | 52,4%                       | 1.269                                 | 6          | -             | -         | 65            | -         | 45                        | -         | -             | -         | -             | 25        | -  | 1          | -             | -         | -             | -         |
| Retail - Secured on real estate property - Of Which: non-SME                    | 54,5%                       | 5.009                                 | 22         | -             | -         | 1.621         | -         | 275                       | -         | -             | -         | -             | 635       | -  | 5          | -             | -         | -             | -         |
| Retail - Qualifying Revolving   |                             | -                                     | -          | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -          | -             | -         | -             | -         |
| Retail - Other Retail   |                             | 795                                   | 0          | -             | -         | 154           | 27        | 76                        | 7         | -             | -         | -             | 116       | 28   | 0          | -             | -         | -             | 9         |
| Retail - Other Retail - Of Which: SME   |                             | 179                                   | -          | -             | -         | 5             | 3         | 8                         | -         | -             | -         | -             | 4         | 3  | -          | -             | -         | -             | 2         |
| Retail - Other Retail - Of Which: non-SME                                       |                             | 616                                   | 0          | -             | -         | 149           | 24        | 68                        | 7         | -             | -         | -             | 112       | 25   | 0          | -             | -         | -             | 8         |
| <b>Equity</b>   |                             | -                                     | -          | -             | -         | 387           | -         | -                         | -         | -             | -         | -             | 387       | -  | -          | -             | -         | -             | -         |
| <b>Securitisation</b>   |                             | 1                                     | -          | -             | -         | -             | -         | 1                         | -         | -             | -         | -             | -         | -  | -          | -             | -         | -             | -         |
| <b>Other non-credit obligation assets</b>                                       |                             | -                                     | -          | -             | -         | 3             | -         | -                         | -         | -             | -         | -             | 1         | -  | -          | -             | -         | -             | -         |
| <b>TOTAL</b>  |                             | <b>28.028</b>                         | <b>319</b> | <b>0</b>      | <b>0</b>  | <b>48.268</b> | <b>53</b> | <b>9.611</b>              | <b>7</b>  | <b>0</b>      | <b>0</b>  | <b>2.627</b>  | <b>54</b> | <b>-</b>   | <b>134</b> | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>25</b> |
| <b>Securitisations and re-securitisations positions deducted from capital *</b> |                             | -                                     | -          | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -          | -             | -         | -             | -         |

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



2. CREDIT RISK  
as of 30 June 2013

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |              |               |           |               |           | RWA (as of 30/06/2013) ** |            |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |
|--|--|---------------------------------------|--------------|---------------|-----------|---------------|-----------|---------------------------|------------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|  |  | F-IRB                                 |              | A-IRB         |           | STA           |           | F-IRB                     |            | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|  |  | Non-defaulted                         | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| Netherlands  | Central banks and central governments                        | 45                                    | -            | -             | -         | -             | -         | 2                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Institutions   | 320                                   | -            | -             | -         | -             | -         | 39                        | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Corporates   | 805                                   | 0            | -             | -         | 69            | 0         | 371                       | 0          | -             | -         | 68            | 0         | 0  | -         | -             | -         | -             | -         |
|  | Corporates - Of Which: Specialised Lending                   | 113                                   | -            | -             | -         | -             | -         | 83                        | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Corporates - Of Which: SME                                   | 8                                     | 0            | -             | -         | 0             | 0         | 3                         | 0          | -             | -         | 0             | 0         | 0  | -         | -             | -         | -             | -         |
|  | Retail   | 12                                    | 0            | -             | -         | 1             | -         | 1                         | -          | -             | -         | 0             | -         | 0  | -         | -             | -         | -             | -         |
|  | Retail - Secured on real estate property                     | 69,4%                                 | 8            | 0             | -         | -             | 1         | -                         | 1          | -             | -         | 0             | -         | 0  | -         | -             | -         | -             | -         |
|  | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Secured on real estate property - Of Which: non-SME | 69,4%                                 | 8            | 0             | -         | -             | 1         | -                         | 1          | -             | -         | 0             | -         | 0  | -         | -             | -         | -             | -         |
|  | Retail - Qualifying Revolving                                | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail  | -                                     | 4            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: SME                        | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: non-SME                    | -                                     | 4            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|  | Equity   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Securitisation   | -                                     | 208          | -             | -         | -             | -         | 30                        | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Other non-credit obligation assets                           | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | <b>TOTAL</b>   |                                       | <b>1.390</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>69</b> | <b>0</b>                  | <b>443</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>69</b> | <b>0</b>   | <b>-</b>  | <b>0</b>      | <b>-</b>  | <b>0</b>      | <b>-</b>  |
| Securitisations and re-securitisations positions deducted from capital * |  | 4                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |

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

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |              |               |           |               |           | RWA (as of 30/06/2013) ** |            |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |
|--|--|---------------------------------------|--------------|---------------|-----------|---------------|-----------|---------------------------|------------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|  |  | F-IRB                                 |              | A-IRB         |           | STA           |           | F-IRB                     |            | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|  |  | Non-defaulted                         | Defaulted    | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| United Kingdom   | Central banks and central governments                        | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Institutions   | 1.065                                 | -            | -             | -         | -             | -         | 101                       | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Corporates   | 313                                   | 0            | -             | -         | 5             | 0         | 82                        | 0          | -             | -         | 5             | 0         | 0  | -         | -             | -         | -             | -         |
|  | Corporates - Of Which: Specialised Lending                   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Corporates - Of Which: SME                                   | 0                                     | 0            | -             | -         | 0             | 0         | 0                         | 0          | -             | -         | 0             | 0         | 0  | -         | -             | -         | -             | -         |
|  | Retail   | 7                                     | -            | -             | -         | 4             | -         | 1                         | -          | -             | -         | 2             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Secured on real estate property                     | 61,7%                                 | 7            | -             | -         | -             | 4         | -                         | 1          | -             | -         | 2             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Secured on real estate property - Of Which: non-SME | 61,7%                                 | 7            | -             | -         | -             | 4         | -                         | 1          | -             | -         | 2             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Qualifying Revolving                                | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail  | -                                     | 1            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: SME                        | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: non-SME                    | -                                     | 1            | -             | -         | 0             | -         | 0                         | -          | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |
|  | Equity   | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Securitisation   | -                                     | 33           | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Other non-credit obligation assets                           | -                                     | -            | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | <b>TOTAL</b>   |                                       | <b>1.417</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>9</b>  | <b>0</b>                  | <b>184</b> | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>7</b>  | <b>0</b>   | <b>-</b>  | <b>0</b>      | <b>-</b>  | <b>0</b>      | <b>-</b>  |
| Securitisations and re-securitisations positions deducted from capital * |  | 17                                    | 16           | -             | -         | -             | -         | -                         | -          | -             | -         | -             | -         | 5  | -         | -             | -         | -             | -         |

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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |           |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |   |
|---|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|---|
|   |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |   |
|   |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |   |
| France  | Central banks and central governments                        | 53                                    | -         | -             | -         | -             | -         | 4                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Institutions   | 582                                   | -         | -             | -         | 31            | -         | 67                        | -         | -             | -         | 3             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Corporates   | 507                                   | 0         | -             | -         | 26            | -         | 182                       | 0         | -             | -         | 26            | 0         | 0  | 0         | -             | -         | -             | 0         |   |
|   | Corporates - Of Which: Specialised Lending                   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         | - |
|   | Corporates - Of Which: SME                                   | 0                                     | 0         | -             | -         | 0             | 0         | 0                         | 0         | -             | -         | 0             | 0         | 0  | 0         | -             | -         | -             | 0         |   |
|   | Retail   | 12                                    | -         | -             | -         | 1             | -         | 0                         | -         | -             | -         | 0             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Retail - Secured on real estate property                     | 56,9%                                 | 1         | -             | -         | -             | 1         | -                         | 0         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Retail - Secured on real estate property - Of Which: non-SME | 56,9%                                 | 1         | -             | -         | -             | 1         | -                         | 0         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Retail - Qualifying Revolving                                | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Retail - Other Retail  | 11                                    | -         | -             | -         | -             | -         | -                         | 0         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Retail - Other Retail - Of Which: SME                        | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Retail - Other Retail - Of Which: non-SME                    | 11                                    | -         | -             | -         | -             | -         | -                         | 0         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Equity   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Securitisation   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
|   | Other non-credit obligation assets                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |   |
| <b>TOTAL</b>  |  | <b>1.154</b>                          | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>58</b>     | <b>0</b>  | <b>254</b>                | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>29</b>     | <b>0</b>  | <b>-</b>   | <b>0</b>  | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>0</b>  |   |
| 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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |           |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |
|---|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV   | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | 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                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
| <b>TOTAL</b>  |  | <b>0</b>                              | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>-</b>   | <b>0</b>  | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>0</b>  |
| 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

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |           |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |
|--|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|  |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|  |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV  | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Qualifying Revolving                                | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: SME                        | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: non-SME                    | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Equity   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Securitisations  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Other non-credit obligation assets                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| Securitisations 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

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |           |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |
|--|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|  |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|  |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV  | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Qualifying Revolving                                | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: SME                        | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Retail - Other Retail - Of Which: non-SME                    | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Equity   | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Securitisations  | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | Other non-credit obligation assets                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|  | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| Securitisations 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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |           |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |
|---|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV   | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | 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                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| 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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 30/06/2013)                                  | Exposure values (as of 30/06/2013) ** |           |               |           |               |           | RWA (as of 30/06/2013) ** |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) ** |           |               |           |               |           |
|---|--|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|
|   |  | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB  |           | A-IRB         |           | STA           |           |
|   |  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted  | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #NV   | 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%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | 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                           | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -  | -         | -             | -         | -             | -         |
|   | <b>TOTAL</b>   |                                       | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |
| 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

| Counterparty Country <sup>(1)</sup>   | LTV % <sup>**</sup> (as of 30/06/2013)                       | Exposure values (as of 30/06/2013) <sup>**</sup> |           |               |           |               |           | RWA (as of 30/06/2013) <sup>**</sup> |           |               |           |               |           | Value adjustments and provisions (as of 30/06/2013) <sup>**</sup> |           |               |           |               |           |          |
|---|--|--|-----------|---------------|-----------|---------------|-----------|--------------------------------------|-----------|---------------|-----------|---------------|-----------|---|-----------|---------------|-----------|---------------|-----------|----------|
|   |  | F-IRB  |           | A-IRB         |           | STA           |           | F-IRB                                |           | A-IRB         |           | STA           |           | F-IRB   |           | A-IRB         |           | STA           |           |          |
|   |  | Non-defaulted                                    | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted                        | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted   | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |          |
| #NV   | 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%   | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | Retail - Qualifying Revolving                                | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | Retail - Other Retail  | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | Retail - Other Retail - Of Which: SME                        | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | Retail - Other Retail - Of Which: non-SME                    | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | Equity   | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | Securitisations  | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | Other non-credit obligation assets                           | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         |          |
|   | <b>TOTAL</b>   |  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                             | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>  | <b>0</b>  | <b>-</b>      | <b>0</b>  | <b>-</b>      | <b>0</b>  | <b>-</b> |
| Securitisations and re-securitisations positions deducted from capital <sup>*</sup> |  | -  | -         | -             | -         | -             | -         | -                                    | -         | -             | -         | -             | -         | -   | -         | -             | -         | -             | -         | -        |

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

Explanatory footnotes

### 3. SECURITISATION SUMMARY

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

(in million Euro)

|  | Exposure Value as of 31/12/2012 | Exposure Value as of 30/06/2013 |
|--|---------------------------------|---------------------------------|
| Banking Book                             | 1.080                           | 968                             |
| Trading Book (excl. correlation trading) | 0                               | 0                               |
| Correlation Trading Portfolio            | 0                               | 0                               |
| <b>Total</b>                             | <b>1.080</b>                    | <b>968</b>                      |

Explanatory footnotes

#### 4. MARKET RISK

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

(in million Euro)

|                          | 31.12.2012                 |     | 30.06.2013                 |     |
|--------------------------|----------------------------|-----|----------------------------|-----|
|                          | TOTAL RISK EXPOSURE AMOUNT |     | TOTAL RISK EXPOSURE AMOUNT |     |
|                          | SA                         | IM  | SA                         | IM  |
| Traded Debt Instruments  | 1.038                      | 334 | 1.000                      | 370 |
| TDI - General risk       | 0                          | 334 | 0                          | 370 |
| TDI - Specific risk      | 1.038                      | 0   | 1.000                      | 0   |
| Equities                 | 0                          | 39  | 0                          | 36  |
| Equities - General risk  | 0                          | 0   | 0                          | 0   |
| Equities - Specific risk | 0                          | 39  | 0                          | 36  |
| Foreign exchange risk    | 13                         | 0   | 0                          | 25  |
| Commodities risk         | 0                          | 1   | 0                          | 0   |

Explanatory footnotes

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Austria             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 10   | 0                               | 10   | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 708  | 0                               | 708  | 0                             | 682   | 0   | 0  | 0  |
| <b>Total</b>           | <b>718</b>          | <b>0</b>   | <b>718</b>                      | <b>0</b>   | <b>682</b>                    | <b>0</b>  | <b>0</b>  | <b>0</b>   |  |
| [ 0 - 3M ]             | Belgium             | 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 ]            |                     | 26   | 0                               | 26   | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 34   | 0                               | 34   | 0                             | 34  | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 25   | 0                               | 25   | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 51   | 0                               | 51   | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           | <b>136</b>          | <b>0</b>   | <b>136</b>                      | <b>0</b>   | <b>34</b>                     | <b>0</b>  | <b>0</b>  | <b>0</b>   |  |
| [ 0 - 3M ]             | Bulgaria            | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           | <b>0</b>            | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   |  |
| [ 0 - 3M ]             | Cyprus              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 10   | 0                               | 10   | 0                             | 0   | 10  | 0  | 4  |
| [ 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  |
| <b>Total</b>           | <b>10</b>           | <b>0</b>   | <b>10</b>                       | <b>0</b>   | <b>0</b>                      | <b>10</b>   | <b>0</b>  | <b>4</b>   |  |



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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Czech Republic      | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>1</b>   | <b>0</b>                        | <b>1</b>   | <b>0</b>                      | <b>0</b>  | <b>1</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Denmark             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Estonia             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Finland             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | France              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 10   | 0                               | 10   | 0                             | 10  | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 38   | 0                               | 38   | 0                             | 38  | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 3Y - 5Y ]            |                     | 19   | 0                               | 19   | 0                             | 19  | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 198  | 0                               | 198  | 0                             | 88  | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 66   | 0                               | 66   | 0                             | 66  | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>331</b>   | <b>0</b>                        | <b>331</b>   | <b>0</b>                      | <b>221</b>  | <b>0</b>  | <b>0</b>   | <b>-0</b>  |
| [ 0 - 3M ]             | Germany             | 1.197  | 373                             | 1.197  | 0                             | 578   | 19  | 2  | 0  |
| [ 3M - 1Y ]            |                     | 1.044  | 509                             | 1.043  | 0                             | 220   | 43  | 7  | 0  |
| [ 1Y - 2Y ]            |                     | 2.037  | 647                             | 2.037  | 0                             | 516   | 149   | 37   | 0  |
| [ 2Y - 3Y ]            |                     | 2.278  | 635                             | 2.267  | 0                             | 852   | 75  | 32   | 0  |
| [ 3Y - 5Y ]            |                     | 3.557  | 1.007                           | 3.548  | 0                             | 1.885   | 538   | 54   | -0   |
| [ 5Y - 10Y ]           |                     | 5.373  | 1.530                           | 5.350  | 0                             | 2.233   | 1.256   | 65   | 0  |
| [ 10Y - more ]         |                     | 7.040  | 3.130                           | 6.930  | 0                             | 4.342   | 16  | 8  | 0  |
| <b>Total</b>           |                     | <b>22.525</b>  | <b>7.831</b>                    | <b>22.371</b>  | <b>0</b>                      | <b>10.626</b>   | <b>2.097</b>  | <b>204</b>   | <b>-0</b>  |
| [ 0 - 3M ]             | Greece              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Hungary             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -1   |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>-1</b>  |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

(in million Euro)

| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
|                        |                     |  | 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 ]             | Iceland             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Ireland             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 16   | 0                               | 16   | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 57   | 0                               | 57   | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 123  | 0                               | 123  | 41                            | 56  | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>196</b>   | <b>0</b>                        | <b>196</b>   | <b>41</b>                     | <b>56</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Italy               | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 1  | 0                               | 1  | 0                             | 1   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 34   | 0                               | 34   | 0                             | 34  | 0   | 0  | -1   |
| [ 5Y - 10Y ]           |                     | 153  | 0                               | 153  | 0                             | 132   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 1.041  | 0                               | 1.041  | 75                            | 946   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>1.229</b>   | <b>0</b>                        | <b>1.229</b>   | <b>75</b>                     | <b>1.113</b>  | <b>0</b>  | <b>-1</b>  |  |
| [ 0 - 3M ]             | Latvia              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 3  | 0                               | 3  | 0                             | 0   | 3   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>3</b>   | <b>0</b>                        | <b>3</b>   | <b>0</b>                      | <b>0</b>  | <b>3</b>  | <b>0</b>   |  |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Liechtenstein       | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Lithuania           | 7  | 0                               | 7  | 0                             | 0   | 7   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>8</b>   | <b>0</b>                        | <b>8</b>   | <b>0</b>                      | <b>0</b>  | <b>8</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Luxembourg          | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Malta               | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Netherlands         | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Norway              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Poland              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 24   | 0                               | 24   | 0                             | 11  | 2   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 3Y - 5Y ]            |                     | 33   | 0                               | 33   | 17                            | 17  | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 324  | 0                               | 324  | 113                           | 210   | 1   | 0  | 0  |
| [ 10Y - more ]         |                     | 3  | 0                               | 3  | 0                             | 0   | 3   | 0  | 0  |
| <b>Total</b>           |                     | <b>385</b>   | <b>0</b>                        | <b>385</b>   | <b>130</b>                    | <b>238</b>  | <b>6</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Portugal            | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 111  | 0                               | 111  | 36                            | 29  | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 272  | 0                               | 272  | 184                           | 89  | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>383</b>   | <b>0</b>                        | <b>383</b>   | <b>220</b>                    | <b>118</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

(in million Euro)

| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
|                        |                     |  | 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 ]             | Romania             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 4  | 0                               | 4  | 0                             | 0   | 4   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>4</b>   | <b>0</b>                        | <b>4</b>   | <b>0</b>                      | <b>0</b>  | <b>4</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Slovakia            | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Slovenia            | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Spain               | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 86   | 0                               | 86   | 0                             | 31  | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 103  | 0                               | 103  | 0                             | 80  | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 150  | 2                               | 150  | 0                             | 112   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 223  | 0                               | 223  | 0                             | 207   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 259  | 0                               | 259  | 15                            | 136   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 289  | 0                               | 289  | 69                            | 65  | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>1.110</b>   | <b>2</b>                        | <b>1.110</b>   | <b>84</b>                     | <b>631</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

(in million Euro)

| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
|                        |                     |  | 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 ]             | Sweden              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 25   | 0                               | 25   | 0                             | 25  | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>25</b>  | <b>0</b>                        | <b>25</b>  | <b>0</b>                      | <b>25</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | United Kingdom      | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>-0</b>  |
| [ 0 - 3M ]             | Australia           | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Canada              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 6  | 0                               | 6  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 33   | 0                               | 33   | 0                             | 33  | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>39</b>  | <b>0</b>                        | <b>39</b>  | <b>0</b>                      | <b>33</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Hong Kong           | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Japan               | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | U.S.                | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Switzerland         | 30   | 0                               | 30   | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>30</b>  | <b>0</b>                        | <b>30</b>  | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |



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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |  |  |                                 |  |                               |   |   |  |  |
|------------------------|--|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region  | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |  |  | 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 ]             | Other advanced<br>economies non<br>EEA                         | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |  | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Other Central<br>and Eastern<br>Europe<br>countries non<br>EEA | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |  | 5  | 0                               | 5  | 0                             | 0   | 5   | 0  | 0  |
| [ 2Y - 3Y ]            |  | 13   | 0                               | 13   | 0                             | 11  | 3   | 0  | -1   |
| [ 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  |
| <b>Total</b>           |  | <b>19</b>  | <b>0</b>                        | <b>19</b>  | <b>0</b>                      | <b>11</b>   | <b>8</b>  | <b>0</b>   | <b>-1</b>  |
| [ 0 - 3M ]             | Middle East  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |  | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 3Y - 5Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |  | <b>1</b>   | <b>0</b>                        | <b>1</b>   | <b>0</b>                      | <b>0</b>  | <b>1</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Latin America<br>and the<br>Caribbean                          | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 13   | 0                               | 13   | 0                             | 0   | 13  | 0  | 0  |
| [ 1Y - 2Y ]            |  | 4  | 0                               | 4  | 0                             | 0   | 4   | 0  | 0  |
| [ 2Y - 3Y ]            |  | 2  | 0                               | 2  | 0                             | 0   | 2   | 0  | 0  |
| [ 3Y - 5Y ]            |  | 13   | 0                               | 13   | 0                             | 0   | 13  | 0  | 0  |
| [ 5Y - 10Y ]           |  | 4  | 0                               | 4  | 0                             | 0   | 4   | 0  | 0  |
| [ 10Y - more ]         |  | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| <b>Total</b>           |  | <b>37</b>  | <b>0</b>                        | <b>37</b>  | <b>0</b>                      | <b>0</b>  | <b>37</b>   | <b>0</b>   | <b>0</b>   |

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

as of 31 December 2012

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Africa              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Others              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 15   | 0                               | 15   | 0                             | 0   | 15  | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 5  | 0                               | 5  | 0                             | 0   | 5   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>21</b>  | <b>0</b>                        | <b>21</b>  | <b>0</b>                      | <b>0</b>  | <b>21</b>   | <b>0</b>   | <b>0</b>   |
| <b>TOTAL EEA 30</b>    |                     | <b>27.064</b>  | <b>7.833</b>                    | <b>26.911</b>  | <b>550</b>                    | <b>13.745</b>   | <b>2.131</b>  | <b>204</b>   | <b>2</b>   |

### Notes and definitions

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

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

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

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Austria             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 10   | 0                               | 10   | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 663  | 0                               | 663  | 0                             | 637   | 0   | 0  | 0  |
| <b>Total</b>           | <b>673</b>          | <b>0</b>   | <b>673</b>                      | <b>0</b>   | <b>637</b>                    | <b>0</b>  | <b>0</b>  | <b>0</b>   |  |
| [ 0 - 3M ]             | Belgium             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 25   | 0                               | 25   | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 46   | 0                               | 46   | 0                             | 0   | 46  | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 25   | 0                               | 25   | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 50   | 0                               | 50   | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           | <b>146</b>          | <b>0</b>   | <b>146</b>                      | <b>0</b>   | <b>0</b>                      | <b>46</b>   | <b>0</b>  | <b>0</b>   |  |
| [ 0 - 3M ]             | Bulgaria            | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 2  | 0                               | 2  | 0                             | 0   | 2   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           | <b>3</b>            | <b>0</b>   | <b>3</b>                        | <b>0</b>   | <b>0</b>                      | <b>3</b>  | <b>0</b>  | <b>0</b>   |  |
| [ 0 - 3M ]             | Cyprus              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           | <b>0</b>            | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   |  |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Czech Republic      | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 3  | 0                               | 3  | 0                             | 0   | 3   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 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  |
| <b>Total</b>           |                     | <b>3</b>   | <b>0</b>                        | <b>3</b>   | <b>0</b>                      | <b>0</b>  | <b>3</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Denmark             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Estonia             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Finland             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | France              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 10   | 0                               | 10   | 0                             | 10  | 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 ]            |                     | 19   | 0                               | 19   | 0                             | 19  | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 159  | 0                               | 159  | 0                             | 52  | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 77   | 0                               | 77   | 0                             | 61  | 16  | 0  | 0  |
| <b>Total</b>           |                     | <b>265</b>   | <b>0</b>                        | <b>265</b>   | <b>0</b>                      | <b>142</b>  | <b>16</b>   | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Germany             | 359  | 202                             | 357  | 0                             | 30  | 12  | 0  | 0  |
| [ 3M - 1Y ]            |                     | 1.478  | 348                             | 1.478  | 0                             | 379   | 84  | 16   | 0  |
| [ 1Y - 2Y ]            |                     | 2.272  | 813                             | 2.272  | 0                             | 729   | 137   | 10   | 0  |
| [ 2Y - 3Y ]            |                     | 2.018  | 605                             | 2.007  | 0                             | 956   | 189   | 30   | 0  |
| [ 3Y - 5Y ]            |                     | 3.095  | 798                             | 3.083  | 0                             | 1.647   | 432   | 41   | 0  |
| [ 5Y - 10Y ]           |                     | 4.839  | 1.461                           | 4.821  | 0                             | 2.584   | 458   | 21   | 0  |
| [ 10Y - more ]         |                     | 6.679  | 3.165                           | 6.600  | 0                             | 3.961   | 7   | 7  | 0  |
| <b>Total</b>           |                     | <b>20.741</b>  | <b>7.391</b>                    | <b>20.618</b>  | <b>0</b>                      | <b>10.285</b>   | <b>1.318</b>  | <b>125</b>   | <b>1</b>   |
| [ 0 - 3M ]             | Greece              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Hungary             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -1   |
| [ 1Y - 2Y ]            |                     | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>1</b>   | <b>0</b>                        | <b>1</b>   | <b>0</b>                      | <b>0</b>  | <b>1</b>  | <b>0</b>   | <b>-1</b>  |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Iceland             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Ireland             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 56   | 0                               | 56   | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 125  | 0                               | 125  | 42                            | 58  | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>181</b>   | <b>0</b>                        | <b>181</b>   | <b>42</b>                     | <b>58</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Italy               | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 2  | 0                               | 2  | 0                             | 0   | 2   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 1  | 0                               | 1  | 0                             | 1   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 6  | 0                               | 6  | 0                             | 6   | 0   | 0  | -0   |
| [ 3Y - 5Y ]            |                     | 26   | 0                               | 26   | 0                             | 26  | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 216  | 0                               | 216  | 0                             | 196   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 979  | 0                               | 979  | 75                            | 883   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>1.230</b>   | <b>0</b>                        | <b>1.230</b>   | <b>75</b>                     | <b>1.112</b>  | <b>2</b>  | <b>0</b>   | <b>-0</b>  |
| [ 0 - 3M ]             | Latvia              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Liechtenstein       | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Lithuania           | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Luxembourg          | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| <b>Total</b>           |                     | <b>1</b>   | <b>0</b>                        | <b>1</b>   | <b>0</b>                      | <b>0</b>  | <b>1</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Malta               | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Netherlands         | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Norway              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Poland              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 22   | 0                               | 22   | 0                             | 11  | 2   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 30   | 0                               | 30   | 30                            | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 232  | 0                               | 232  | 79                            | 152   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>284</b>   | <b>0</b>                        | <b>284</b>   | <b>109</b>                    | <b>163</b>  | <b>2</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Portugal            | 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 ]            |                     | 33   | 0                               | 33   | 33                            | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 71   | 0                               | 71   | 0                             | 26  | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 236  | 0                               | 236  | 159                           | 77  | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>340</b>   | <b>0</b>                        | <b>340</b>   | <b>192</b>                    | <b>103</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |



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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Romania             | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Slovakia            | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Slovenia            | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Spain               | 16   | 0                               | 16   | 0                             | 16  | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 79   | 0                               | 79   | 0                             | 15  | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 119  | 0                               | 119  | 0                             | 109   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 168  | 1                               | 168  | 0                             | 141   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 201  | 0                               | 201  | 14                            | 162   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 244  | 0                               | 244  | 0                             | 125   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 273  | 0                               | 273  | 75                            | 65  | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>1.100</b>   | <b>1</b>                        | <b>1.100</b>   | <b>89</b>                     | <b>633</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Sweden              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 25   | 0                               | 25   | 0                             | 25  | 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  |
| <b>Total</b>           |                     | <b>25</b>  | <b>0</b>                        | <b>25</b>  | <b>0</b>                      | <b>25</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | United Kingdom      | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>-0</b>  |
| [ 0 - 3M ]             | Australia           | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Canada              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 6  | 0                               | 6  | 0                             | 6   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 29   | 0                               | 29   | 0                             | 29  | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>35</b>  | <b>0</b>                        | <b>35</b>  | <b>0</b>                      | <b>29</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Hong Kong           | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Japan               | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | U.S.                | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 5Y - 10Y ]           |                     | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>1</b>   | <b>0</b>                        | <b>1</b>   | <b>0</b>                      | <b>0</b>  | <b>1</b>  | <b>0</b>   | <b>-0</b>  |
| [ 0 - 3M ]             | Switzerland         | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |  |  |                                 |  |                               |   |   |  |  |
|------------------------|--|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region  | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |  |  | 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 ]             | Other advanced<br>economies non<br>EEA                         | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 1Y - 2Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |  | <b>1</b>   | <b>0</b>                        | <b>1</b>   | <b>0</b>                      | <b>0</b>  | <b>1</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Other Central<br>and eastern<br>Europe<br>countries non<br>EEA | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 30   | 0                               | 30   | 0                             | 5   | 24  | 0  | 0  |
| [ 1Y - 2Y ]            |  | 14   | 0                               | 14   | 0                             | 11  | 3   | 0  | -0   |
| [ 2Y - 3Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |  | <b>44</b>  | <b>0</b>                        | <b>44</b>  | <b>0</b>                      | <b>16</b>   | <b>28</b>   | <b>0</b>   | <b>-0</b>  |
| [ 0 - 3M ]             | Middle East  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 1Y - 2Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |  | <b>1</b>   | <b>0</b>                        | <b>1</b>   | <b>0</b>                      | <b>0</b>  | <b>1</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Latin America<br>and the<br>Caribbean                          | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |  | 20   | 0                               | 20   | 0                             | 0   | 20  | 0  | 0  |
| [ 2Y - 3Y ]            |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 3Y - 5Y ]            |  | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| [ 5Y - 10Y ]           |  | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |  | 1  | 0                               | 1  | 0                             | 0   | 1   | 0  | 0  |
| <b>Total</b>           |  | <b>21</b>  | <b>0</b>                        | <b>21</b>  | <b>0</b>                      | <b>0</b>  | <b>21</b>   | <b>0</b>   | <b>-0</b>  |

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

as of 30 June 2013

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

| (in million Euro)      |                     |  |                                 |  |                               |   |   |  |  |
|------------------------|---------------------|--|---------------------------------|--|-------------------------------|---|---|--|--|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is 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)                                       |
|                        |                     |  | 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 ]             | Africa              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 2Y - 3Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3Y - 5Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 5Y - 10Y ]           |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 10Y - more ]         |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| <b>Total</b>           |                     | <b>0</b>   | <b>0</b>                        | <b>0</b>   | <b>0</b>                      | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>   |
| [ 0 - 3M ]             | Others              | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | 0  |
| [ 3M - 1Y ]            |                     | 11   | 0                               | 11   | 0                             | 0   | 11  | 0  | 0  |
| [ 1Y - 2Y ]            |                     | 0  | 0                               | 0  | 0                             | 0   | 0   | 0  | -0   |
| [ 2Y - 3Y ]            |                     | 2  | 0                               | 2  | 0                             | 0   | 2   | 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  |
| <b>Total</b>           |                     | <b>14</b>  | <b>0</b>                        | <b>14</b>  | <b>0</b>                      | <b>0</b>  | <b>14</b>   | <b>0</b>   | <b>-0</b>  |
| <b>TOTAL EEA 30</b>    |                     | <b>24.994</b>  | <b>7.392</b>                    | <b>24.871</b>  | <b>507</b>                    | <b>13.158</b>   | <b>1.392</b>  | <b>125</b>   | <b>0</b>   |

### Notes and definitions

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

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

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

### Explanatory footnotes

## 6. RWA

DE029

WGZ BANK AG Westdt. Geno. Zentralbk, Ddf

(in million Euro)

|   | 31.12.2012    | 30.06.2013    |
|---|---------------|---------------|
| RWA for credit risk                       | 15.238        | 15.963        |
| RWA Securitisation and re-securitisations | 588           | 588           |
| RWA Other credit risk                     | 213           | 188           |
| RWA for market risk                       | 1.375         | 1.413         |
| RWA for operational risk                  | 988           | 1.025         |
| RWA Transitional floors                   | 0             | 0             |
| RWA Other                                 | 0             | 0             |
| <b>Total RWA <sup>(1)</sup></b>           | <b>17.600</b> | <b>18.400</b> |

Explanatory footnotes