

# 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>	54.223		54.975		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> (-/+)	475		676		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>	-630		-626		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	<b>53.594</b>	<b>9,7%</b>	<b>54.350</b>	<b>10,0%</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>53.594</b>	<b>9,7%</b>	<b>54.350</b>	<b>10,0%</b>	
<b>G) Hybrid instruments not subscribed by government</b>	3.195		3.132		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>56.788</b>	<b>10,2%</b>	<b>57.482</b>	<b>10,5%</b>	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
<b>I) RWA</b>	554.325		545.941		
<b>CRR / CRDIV memo items</b>					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	3.076		2.756		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	12.644		12.352		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	4.709		4.370		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	2.592		3.610		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

Note 1. DTAs that rely on future profitability (net of associated DTL):

Deferred tax assets that rely on future profitability has been estimated for 2013 and 2012 considering the new Real Decreto Ley 14/2013 of 30th November 2013.

From total amount, only DTA's from tax losses and tax credits will be directly deducted from CET1. Remaining DTA's will be considered as RWA subject to regulatory threshold exemptions of 10% and 17,65% of CET1.

Note 2. Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments:

From total amount, none of them will be deducted from CET1. Significant investments will be under regulatory thresholds exemptions of 10% and 17,65% of CET1. Non significant investment will remain under regulatory thresholds and are already considered in RWA.

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
<b>Central banks and central governments</b>		-	-	2,091	-	192,846	21	-	-	527	-	3,703	26	-	-	-	-	7	
<b>Institutions</b>		1,926	-	50,525	154	24,441	26	397	-	14,093	23	6,392	1	-	-	25	1		
<b>Corporates</b>		14,708	202	158,377	14,420	97,370	1,138	9,602	-	108,412	1,494	89,979	1,341	145	-	9,636	2,347		
Corporates - Of Which: Specialised Lending		-	-	21,753	802	2,554	-	-	-	21,934	-	2,398	-	-	-	442	-		
Corporates - Of Which: SME		2,943	63	28,085	4,205	7,291	445	2,412	-	21,642	418	7,250	514	31	-	2,847	980		
<b>Retail</b>		-	-	303,562	8,471	176,821	5,858	-	-	59,115	764	111,785	5,759	-	-	3,097	5,864		
Retail - Secured on real estate property	61.5%	-	-	275,473	7,136	58,621	2,675	-	-	43,219	497	23,135	2,193	-	-	1,745	1,133		
Retail - Secured on real estate property - Of Which: SME	56.8%	-	-	2,457	453	2,505	414	-	-	1,213	27	2,099	478	-	-	194	332		
Retail - Secured on real estate property - Of Which: non-SME	61.6%	-	-	273,016	6,684	56,116	2,261	-	-	42,005	471	21,036	1,715	-	-	1,551	801		
Retail - Qualifying Revolving		-	-	8,421	137	12,372	326	-	-	3,536	35	9,043	363	-	-	112	932		
Retail - Other Retail		-	-	19,667	1,198	105,828	2,857	-	-	12,360	232	79,607	3,202	-	-	1,240	3,800		
Retail - Other Retail - Of Which: SME		-	-	5,890	493	14,412	544	-	-	3,467	75	10,809	577	-	-	510	628		
Retail - Other Retail - Of Which: non-SME		-	-	13,778	705	91,415	2,313	-	-	8,893	157	68,798	2,626	-	-	730	3,171		
<b>Equity</b>		1,164	2	2,174	-	2,459	-	4,007	-	6,497	-	2,459	-	-	-	-	-		
<b>Securitisation</b>		2,959	-	-	-	1,927	-	910	-	-	-	988	-	8	-	-	36		
<b>Other non-credit obligation assets</b>		-	-	-	-	43,020	4,540	-	-	-	-	16,145	4,788	-	-	-	30		
<b>TOTAL</b>		<b>20,757</b>	<b>205</b>	<b>516,729</b>	<b>23,045</b>	<b>538,883</b>	<b>11,583</b>	<b>14,915</b>	<b>0</b>	<b>188,645</b>	<b>2,281</b>	<b>231,450</b>	<b>11,913</b>	<b>253</b>	<b>152</b>	<b>2,206</b>	<b>12,758</b>	<b>1,237</b>	<b>8,285</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		174	-	-	-	14	-	2,172	-	-	-	-	-	-	-	-	-		

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
<b>Central banks and central governments</b>		-	-	313	-	83,720	17	-	-	115	-	103	21	-	-	-	-	3	
<b>Institutions</b>		-	-	18,689	72	3,623	0	-	-	8,418	9	607	0	-	-	25	0		
<b>Corporates</b>		-	-	83,143	13,222	8,817	119	-	-	64,354	1,349	7,646	155	-	-	9,221	55		
Corporates - Of Which: Specialised Lending		-	-	8,331	260	-	-	-	-	8,353	-	-	-	-	-	272	-		
Corporates - Of Which: SME		-	-	24,534	4,019	1,329	40	-	-	18,237	375	1,329	59	-	-	2,784	28		
<b>Retail</b>		-	-	80,343	3,415	9,567	1,222	-	-	19,733	367	4,251	1,438	-	-	2,220	226		
Retail - Secured on real estate property	57.2%	-	-	62,173	2,602	7,630	617	-	-	10,958	209	2,716	684	-	-	1,179	110		
Retail - Secured on real estate property - Of Which: SME	50.7%	-	-	2,450	452	70	7	-	-	1,210	27	53	7	-	-	179	2		
Retail - Secured on real estate property - Of Which: non-SME	57.5%	-	-	59,722	2,150	7,560	610	-	-	9,748	182	2,663	677	-	-	1,000	108		
Retail - Qualifying Revolving		-	-	3,891	30	-	-	-	-	762	7	-	-	-	-	63	-		
Retail - Other Retail		-	-	14,280	783	1,937	605	-	-	8,012	151	1,535	754	-	-	979	116		
Retail - Other Retail - Of Which: SME		-	-	5,110	345	214	1	-	-	3,034	74	160	2	-	-	430	0		
Retail - Other Retail - Of Which: non-SME		-	-	9,171	438	1,724	604	-	-	4,978	77	1,375	753	-	-	549	116		
<b>Equity</b>		1,113	2	2,101	-	426	-	3,832	-	6,287	-	426	-	-	-	-	-		
<b>Securitisation</b>		1,806	-	-	-	58	-	595	-	-	-	12	-	8	-	-	36		
<b>Other non-credit obligation assets</b>		-	-	-	-	11,783	4,011	-	-	-	-	4,908	4,157	-	-	-	-		
<b>TOTAL</b>		<b>2,919</b>	<b>2</b>	<b>184,589</b>	<b>16,709</b>	<b>117,995</b>	<b>5,369</b>	<b>4,427</b>	<b>0</b>	<b>98,907</b>	<b>1,726</b>	<b>17,954</b>	<b>5,771</b>	<b>-</b>	<b>8</b>	<b>1,503</b>	<b>11,466</b>	<b>212</b>	<b>320</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		79	-	-	-	-	-	983	-	-	-	-	-	-	-	-	-		

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
Brazil	Central banks and central governments	-	-	-	-	32.359	-	-	-	-	-	-	84	-	-	-	-	-	-
	Institutions	-	-	-	-	3.833	26	-	-	-	-	-	1.971	0	-	-	-	-	-
	Corporates	-	-	17.176	10	20.338	499	-	-	9.951	2	20.199	631	-	-	-	-	-	1.375
	Corporates - Of Which: Specialised Lending	-	-	-	-	619	-	-	-	-	-	-	619	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	4.288	347	-	-	-	-	4.288	377	-	-	-	-	-	906
	Retail	-	-	-	-	41.874	1.271	-	-	-	-	29.813	1.384	-	-	-	-	-	2.809
	Retail - Secured on real estate property	64,1%	-	-	-	4.936	80	-	-	-	-	2.110	65	-	-	-	-	-	79
	Retail - Secured on real estate property - Of Which: SME	91,3%	-	-	-	588	4	-	-	-	-	588	4	-	-	-	-	-	3
	Retail - Secured on real estate property - Of Which: non-SME	60,5%	-	-	-	4.349	76	-	-	-	-	1.522	61	-	-	-	-	-	76
	Retail - Qualifying Revolving	-	-	-	-	6.367	245	-	-	-	-	4.779	274	-	-	-	-	-	846
	Retail - Other Retail	-	-	-	-	30.571	946	-	-	-	-	22.925	1.045	-	-	-	-	-	1.884
	Retail - Other Retail - Of Which: SME	-	-	-	-	7.673	73	-	-	-	-	5.755	80	-	-	-	-	-	204
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	22.898	874	-	-	-	-	17.170	965	-	-	-	-	-	1.679
	Equity	-	-	-	-	853	-	-	-	-	-	853	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	590	-	-	-	-	-	592	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	8.727	58	-	-	-	-	3.142	81	-	-	-	-	-	9
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>17.176</b>	<b>10</b>	<b>108.572</b>	<b>1.854</b>	<b>0</b>	<b>0</b>	<b>9.951</b>	<b>2</b>	<b>56.654</b>	<b>2.096</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>713</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	-	-	15.781	-	-	-	-	-	474	-	-	-	-	-	-	-
	Institutions	912	-	2.393	24	8.376	-	154	-	399	3	1.805	-	-	-	-	-	-	-
	Corporates	44	0	2.199	31	26.887	132	42	-	1.687	0	24.342	139	-	0	-	0	-	485
	Corporates - Of Which: Specialised Lending	-	-	-	972	29	1.935	-	-	-	1.113	-	1.778	-	-	-	-	-	-
	Corporates - Of Which: SME	0	0	1	-	-	-	0	-	0	-	-	-	-	0	-	0	-	-
	Retail	-	-	-	23	1	30.731	624	-	-	3	0	16.628	480	-	-	0	-	222
	Retail - Secured on real estate property	60,4%	-	-	16	0	18.335	611	-	-	1	0	7.331	473	-	-	0	-	190
	Retail - Secured on real estate property - Of Which: SME	42,8%	-	-	0	-	22	175	-	-	0	-	22	175	-	-	-	-	43
	Retail - Secured on real estate property - Of Which: non-SME	60,6%	-	-	16	0	18.313	437	-	-	1	0	7.309	298	-	-	0	-	147
	Retail - Qualifying Revolving	-	-	-	1	0	996	2	-	-	0	0	747	2	-	-	0	-	6
	Retail - Other Retail	-	-	-	5	0	11.400	11	-	-	2	0	8.550	6	-	-	0	-	26
	Retail - Other Retail - Of Which: SME	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	4	0	11.400	11	-	-	1	0	8.550	6	-	-	0	-	26
	Equity	51	-	-	-	540	-	175	-	-	-	-	540	-	-	-	-	-	-
	Securitisation	-	-	-	-	1.273	-	-	-	-	-	-	383	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	3.958	28	-	-	-	-	1.422	43	-	-	-	-	-	3
	<b>TOTAL</b>		<b>1.006</b>	<b>0</b>	<b>4.615</b>	<b>55</b>	<b>87.545</b>	<b>785</b>	<b>371</b>	<b>0</b>	<b>2.089</b>	<b>4</b>	<b>45.594</b>	<b>663</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>18</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-

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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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
Chile	Central banks and central governments	-	-	-	-	2.482	-	-	-	-	-	-	82	-	-	-	-	-	-
	Institutions	-	-	-	-	3.145	-	-	-	-	-	-	699	-	-	-	-	-	-
	Corporates	-	-	3.126	10	7.629	76	-	-	1.288	2	7.318	77	-	-	-	-	-	108
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	138	-	-	-	-	-	138	-	-	-	-	-	-	-
	Retail	-	-	-	-	18.341	1.080	-	-	-	-	10.333	849	-	-	-	-	-	400
	Retail - Secured on real estate property	68,7%	-	-	-	9.862	472	-	-	-	-	3.974	236	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	53,4%	-	-	-	691	-	-	-	-	-	563	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	69,7%	-	-	-	-	9.172	472	-	-	-	-	3.411	236	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	1.623	16	-	-	-	-	1.229	16	-	-	-	-	-	12
	Retail - Other Retail	-	-	-	-	6.856	592	-	-	-	-	5.130	597	-	-	-	-	-	388
	Retail - Other Retail - Of Which: SME	-	-	-	-	1.967	231	-	-	-	-	1.476	233	-	-	-	-	-	100
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4.889	362	-	-	-	-	3.655	365	-	-	-	-	-	288
	Equity	-	-	-	-	61	-	-	-	-	-	61	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	2.833	33	-	-	-	-	756	33	-	-	-	-	-	3
<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>3.126</b>	<b>10</b>	<b>34.490</b>	<b>1.190</b>	<b>0</b>	<b>0</b>	<b>1.288</b>	<b>2</b>	<b>19.249</b>	<b>960</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>66</b>	<b>511</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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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	-	-	216	-	36.956	-	-	-	47	-	-	-	-	-	-	-	-	-
	Institutions	91	-	20.769	-	453	-	20	-	2.893	-	94	-	-	-	-	-	-	-
	Corporates	5.277	144	25.512	402	16.234	31	3.866	-	12.113	0	14.674	40	115	-	171	-	29	
	Corporates - Of Which: Specialised Lending	-	-	7.537	401	-	-	-	-	7.747	-	-	-	-	-	170	-	-	-
	Corporates - Of Which: SME	2.091	59	12	-	-	-	1.622	-	4	-	-	-	29	-	-	-	-	
	Retail	-	-	204.416	4.089	8.403	467	-	-	34.806	262	6.281	422	-	-	483	-	511	
	Retail - Secured on real estate property	62,4%	-	-	197.664	3.935	54	447	-	28.923	218	19	396	-	-	386	-	485	
	Retail - Secured on real estate property - Of Which: SME	53,3%	-	-	2	-	218	-	-	1	-	-	282	-	-	-	-	261	
	Retail - Secured on real estate property - Of Which: non-SME	62,4%	-	-	197.663	3.935	54	229	-	28.922	218	19	115	-	-	386	-	225	
	Retail - Qualifying Revolving	-	-	4.029	77	1.340	20	-	-	2.658	22	245	26	-	-	34	-	26	
	Retail - Other Retail	-	-	2.723	77	7.009	-	-	-	3.225	23	6.017	-	-	-	63	-	-	
	Retail - Other Retail - Of Which: SME	-	-	6	0	519	-	-	-	4	0	390	-	-	-	0	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	2.717	77	6.490	-	-	-	3.221	23	5.628	-	-	-	63	-	-	
	Equity	-	-	-	-	29	-	-	-	-	-	29	-	-	-	-	-	-	
	Securitisation	1.061	-	-	-	-	-	216	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	8.491	-	-	-	-	-	3.151	-	-	-	-	-	1	
<b>TOTAL</b>		<b>6.429</b>	<b>144</b>	<b>250.914</b>	<b>4.491</b>	<b>70.566</b>	<b>498</b>	<b>4.102</b>	<b>0</b>	<b>49.858</b>	<b>262</b>	<b>24.229</b>	<b>462</b>	<b>205</b>	<b>115</b>	<b>465</b>	<b>654</b>	<b>125</b>	<b>542</b>
Securitisation and re-securitisations positions deducted from capital *		95	-	-	-	-	-	1.188	-	-	-	-	-	-	-	-	-	-	

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
Portugal	Central banks and central governments	-	-	0	-	4.838	-	-	-	-	-	-	43	-	-	-	-	-	-
	Institutions	-	-	505	6	355	-	-	-	487	1	187	-	-	-	0	-	-	-
	Corporates	-	-	7.620	520	852	64	-	-	6.911	125	839	87	-	-	236	-	-	39
	Corporates - Of Which: Specialised Lending	-	-	908	0	-	-	-	-	1.012	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	3.243	182	16	54	-	-	3.214	43	16	75	-	-	62	-	-	34
	Retail	-	-	17.644	939	405	20	-	-	4.316	132	296	27	-	-	385	-	-	9
	Retail - Secured on real estate property	63,8%	-	14.844	577	18	-	-	-	3.217	69	6	-	-	-	176	-	-	-
	Retail - Secured on real estate property - Of Which: SME	36,6%	-	0	0	-	-	-	-	-	0	-	-	-	-	15	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	63,8%	-	14.844	577	18	-	-	-	3.217	69	6	-	-	-	160	-	-	-
	Retail - Qualifying Revolving	-	-	467	30	-	-	-	-	110	6	-	-	-	-	14	-	-	-
	Retail - Other Retail	-	-	2.333	332	387	20	-	-	989	57	290	27	-	-	195	-	-	9
	Retail - Other Retail - Of Which: SME	-	-	697	146	14	5	-	-	382	-	11	7	-	-	78	-	-	3
	Retail - Other Retail - Of Which: non-SME	-	-	1.636	187	373	15	-	-	608	57	279	20	-	-	117	-	-	6
	Equity	-	-	-	-	198	-	-	-	-	-	198	-	-	-	-	-	-	-
	Securitisation	-	93	-	-	-	-	-	99	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1.358	285	-	-	-	-	-	1.037	286	-	-	-	-	-
<b>TOTAL</b>		<b>93</b>	<b>0</b>	<b>25.770</b>	<b>1.465</b>	<b>8.005</b>	<b>369</b>	<b>99</b>	<b>0</b>	<b>11.715</b>	<b>258</b>	<b>2.599</b>	<b>400</b>	<b>-</b>	<b>0</b>	<b>217</b>	<b>621</b>	<b>4</b>	<b>48</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-

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
Mexico	Central banks and central governments	-	-	-	-	7.115	-	-	-	-	-	591	-	-	-	-	-	-	
	Institutions	833	-	-	-	404	-	187	-	-	-	113	-	-	-	-	-	-	
	Corporates	8.909	58	1.176	-	686	-	5.221	-	1.129	-	624	-	29	-	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	1.176	-	-	-	-	-	1.129	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	851	4	-	-	583	-	788	-	-	-	583	-	2	-	-	-	-	
	Retail	-	-	-	-	9.071	209	-	-	-	-	5.250	154	-	-	-	-	-	163
	Retail - Secured on real estate property	56,7%	-	-	-	4.721	111	-	-	-	-	1.988	55	-	-	-	-	-	61
	Retail - Secured on real estate property - Of Which: SME	53,4%	-	-	-	516	-	-	-	-	-	516	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	57,0%	-	-	-	4.205	111	-	-	-	-	1.472	55	-	-	-	-	-	61
	Retail - Qualifying Revolving	-	-	-	-	2.047	43	-	-	-	-	2.044	45	-	-	-	-	-	42
	Retail - Other Retail	-	-	-	-	2.302	55	-	-	-	-	1.218	53	-	-	-	-	-	60
	Retail - Other Retail - Of Which: SME	-	-	-	-	805	14	-	-	-	-	604	9	-	-	-	-	-	19
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.497	42	-	-	-	-	614	44	-	-	-	-	-	41
	Equity	-	-	-	-	21	-	-	-	-	-	21	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	2.179	8	-	-	-	-	626	11	-	-	-	-	-	2
<b>TOTAL</b>		<b>9.742</b>	<b>58</b>	<b>1.176</b>	<b>0</b>	<b>19.475</b>	<b>217</b>	<b>5.408</b>	<b>0</b>	<b>1.129</b>	<b>0</b>	<b>7.225</b>	<b>164</b>	<b>48</b>	<b>29</b>	<b>22</b>	<b>0</b>	<b>11</b>	<b>165</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
Germany	Central banks and central governments	-	-	294	-	799	-	-	-	49	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,098	-	941	-	-	-	121	-	186	-	-	-	-	-	-	-
	Corporates	-	-	1,450	-	3,133	3	-	-	777	-	3,132	3	-	-	-	-	-	16
	Corporates - Of Which: Specialised Lending	-	-	232	-	-	-	-	-	205	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail	-	-	28	1	26,118	354	-	-	8	0	17,001	370	-	-	0	-	-	800
	Retail - Secured on real estate property	71.2%	-	-	16	1	6,844	115	-	-	1	0	2,546	92	-	-	-	-	33
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	71.2%	-	-	16	1	6,844	115	-	-	1	0	2,546	92	-	-	0	-	33
	Retail - Qualifying Revolving	-	-	1	0	-	-	-	-	0	0	-	-	-	-	0	-	-	
	Retail - Other Retail	-	-	11	0	19,274	239	-	-	7	0	14,456	278	-	-	0	-	767	
	Retail - Other Retail - Of Which: SME	-	-	5	-	-	-	-	-	3	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	7	0	19,274	239	-	-	4	0	14,456	278	-	-	0	-	767	
	Equity	-	-	-	-	3	-	-	-	-	-	3	-	-	-	-	-	-	
	Securitisation	-	-	-	-	6	-	-	-	-	-	1	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	444	-	-	-	-	-	182	-	-	-	-	-	1	
<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>2,870</b>	<b>1</b>	<b>31,444</b>	<b>357</b>	<b>0</b>	<b>0</b>	<b>956</b>	<b>0</b>	<b>20,505</b>	<b>373</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>29</b>	<b>816</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-

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
Poland	Central banks and central governments	-	-	-	-	3,571	-	-	-	-	-	6	-	-	-	-	-	-	-
	Institutions	-	-	-	-	1,025	-	-	-	-	-	211	-	-	-	-	-	-	-
	Corporates	-	-	-	-	6,407	177	-	-	-	-	5,356	180	-	-	-	-	-	175
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	138	-	-	-	-	-	138	-	-	-	-	-	-	-
	Retail	-	-	-	-	7,883	103	-	-	-	-	4,580	97	-	-	-	-	-	357
	Retail - Secured on real estate property	63.6%	-	-	-	-	3,746	27	-	-	0	-	1,477	18	-	-	-	-	107
	Retail - Secured on real estate property - Of Which: SME	70.6%	-	-	-	-	428	6	-	-	-	-	231	6	-	-	-	-	19
	Retail - Secured on real estate property - Of Which: non-SME	62.7%	-	-	-	-	3,318	21	-	-	-	-	1,246	12	-	-	-	-	88
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	4,137	76	-	-	-	-	3,103	79	-	-	-	-	-	249
	Retail - Other Retail - Of Which: SME	-	-	-	-	1,042	49	-	-	-	-	782	50	-	-	-	-	-	147
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	3,095	27	-	-	-	-	2,321	29	-	-	-	-	-	102
	Equity	-	-	-	-	160	-	-	-	-	-	160	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	600	18	-	-	-	-	282	27	-	-	-	-	-	1
<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,645</b>	<b>298</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,595</b>	<b>304</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>3</b>	<b>532</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		
		-	-	1.268	-	5.227	4	-	-	316	-	2.320	5	-	-	-	-	-	4		
		90	-	7.071	53	2.267	-	36	-	1.775	9	519	0	-	-	-	-	0			
		479	0	16.975	225	6.388	37	473	-	10.201	16	5.850	30	-	0	8	-	66			
		-	-	2.598	112	-	-	-	-	2.376	-	-	-	-	-	-	-	-			
		1	0	295	5	799	3	1	-	187	0	758	4	-	0	0	-	13			
		-	-	1.106	26	24.429	507	-	-	249	3	17.352	537	-	-	8	-	368			
		53,6%	-	759	21	2.475	195	-	-	119	2	968	174	-	-	4	-	68			
		53,3%	-	4	0	190	4	-	-	2	0	126	5	-	-	0	-	3			
		53,7%	-	755	21	2.285	191	-	-	117	2	842	170	-	-	4	-	65			
		-	-	33	0	-	-	-	-	5	0	-	-	-	-	0	-	-			
		-	-	314	5	21.954	312	-	-	125	1	16.383	363	-	-	3	-	301			
		-	-	71	2	2.177	171	-	-	43	0	1.633	197	-	-	2	-	155			
		-	-	243	3	19.777	140	-	-	82	0	14.750	166	-	-	2	-	146			
		-	-	74	-	168	-	-	-	210	-	168	-	-	-	-	-	-			
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
		-	-	-	-	2.648	99	-	-	-	-	639	149	-	-	-	-	10			
				569	0	26.494	304	41.146	646	509	0	12.752	28	26.847	721	-	-	0	17	55	447
				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

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>		-	-	2.150	-	167.248	10	-	-	567	-	3.787	12	-	-	-	-	-	7
<b>Institutions</b>		2.161	-	49.876	180	28.098	29	444	-	14.638	27	6.262	6	-	-	79	-	3	
<b>Corporates</b>		14.077	226	153.794	15.848	91.807	1.471	9.473	-	99.684	1.640	85.890	1.650	118	-	10.154	-	2.631	
Corporates - Of Which: Specialised Lending		-	-	19.699	911	2.500	-	-	-	19.108	-	2.342	-	-	-	642	-	-	
Corporates - Of Which: SME		2.902	55	26.023	5.750	4.530	400	2.460	-	20.163	579	4.499	444	20	-	3.469	-	1.066	
<b>Retail</b>		-	-	285.637	8.670	177.930	5.235	-	-	54.938	788	112.249	5.505	-	-	3.380	-	5.858	
Retail - Secured on real estate property	61,0%	-	-	259.906	7.250	61.194	2.543	-	-	40.518	504	24.696	2.358	-	-	1.915	-	1.340	
Retail - Secured on real estate property - Of Which: SME	57,0%	-	-	2.002	438	2.605	434	-	-	1.005	26	2.342	453	-	-	201	-	338	
Retail - Secured on real estate property - Of Which: non-SME	61,1%	-	-	257.904	6.812	58.588	2.110	-	-	39.513	477	22.354	1.905	-	-	1.714	-	922	
Retail - Qualifying Revolving		-	-	8.215	140	11.734	257	-	-	3.369	35	8.719	281	-	-	119	-	776	
Retail - Other Retail		-	-	17.517	1.280	105.003	2.435	-	-	11.051	250	78.834	2.866	-	-	1.346	-	3.742	
Retail - Other Retail - Of Which: SME		-	-	4.886	540	14.553	576	-	-	2.905	89	10.915	693	-	-	586	-	621	
Retail - Other Retail - Of Which: non-SME		-	-	12.632	740	90.450	1.860	-	-	8.146	161	67.919	2.173	-	-	760	-	3.121	
<b>Equity</b>		1.156	3	2.397	-	2.085	-	3.870	-	6.692	-	2.085	-	-	-	-	-	-	
<b>Securitisation</b>		2.345	-	-	-	2.138	-	874	-	-	-	1.173	-	10	-	-	-	26	
<b>Other non-credit obligation assets</b>		-	-	-	-	46.440	4.841	-	-	-	-	20.530	5.065	-	-	-	-	-	
<b>TOTAL</b>		<b>19.739</b>	<b>229</b>	<b>493.854</b>	<b>24.698</b>	<b>515.745</b>	<b>11.586</b>	<b>14.662</b>	<b>0</b>	<b>176.520</b>	<b>2.455</b>	<b>231.975</b>	<b>12.239</b>	<b>160</b>	<b>128</b>	<b>1.897</b>	<b>13.613</b>	<b>1.134</b>	<b>8.525</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		122	-	-	-	0	-	1.524	-	-	-	-	-	-	-	-	-	-	

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>		-	-	348	-	59.699	8	-	-	122	-	77	10	-	-	-	-	-	6
<b>Institutions</b>		21	-	20.200	132	1.836	-	14	-	8.848	19	420	-	-	-	79	-	-	
<b>Corporates</b>		5	-	75.898	14.213	6.956	171	6	-	55.469	1.451	6.080	204	-	-	9.592	-	107	
Corporates - Of Which: Specialised Lending		-	-	7.767	336	-	-	-	-	7.667	-	-	-	-	-	413	-	-	
Corporates - Of Which: SME		-	-	22.785	5.338	829	54	-	-	17.115	509	829	74	-	-	3.360	-	63	
<b>Retail</b>		-	-	75.977	3.619	9.578	792	-	-	18.291	396	4.111	900	-	-	2.469	-	370	
Retail - Secured on real estate property	57,0%	-	-	60.002	2.716	7.728	545	-	-	10.544	215	2.750	589	-	-	1.337	-	190	
Retail - Secured on real estate property - Of Which: SME	49,1%	-	-	1.982	438	60	4	-	-	995	26	41	4	-	-	189	-	1	
Retail - Secured on real estate property - Of Which: non-SME	57,3%	-	-	58.021	2.278	7.668	540	-	-	9.550	189	2.709	585	-	-	1.148	-	189	
Retail - Qualifying Revolving		-	-	3.608	39	-	-	-	-	655	10	-	-	-	-	69	-	-	
Retail - Other Retail		-	-	12.366	864	1.851	247	-	-	7.092	170	1.361	310	-	-	1.063	-	180	
Retail - Other Retail - Of Which: SME		-	-	3.912	396	167	4	-	-	2.476	89	125	5	-	-	498	-	3	
Retail - Other Retail - Of Which: non-SME		-	-	8.454	468	1.684	243	-	-	4.615	82	1.235	306	-	-	565	-	177	
<b>Equity</b>		1.106	3	2.334	-	173	-	3.731	-	6.523	-	173	-	-	-	-	-	-	
<b>Securitisation</b>		1.224	-	-	-	37	-	493	-	-	-	8	-	10	-	-	-	26	
<b>Other non-credit obligation assets</b>		-	-	-	-	11.602	4.339	-	-	-	-	6.784	4.480	-	-	-	-	-	
<b>TOTAL</b>		<b>2.356</b>	<b>3</b>	<b>174.757</b>	<b>17.964</b>	<b>89.882</b>	<b>5.309</b>	<b>4.244</b>	<b>0</b>	<b>89.253</b>	<b>1.865</b>	<b>17.652</b>	<b>5.594</b>	<b>-</b>	<b>10</b>	<b>1.288</b>	<b>12.141</b>	<b>435</b>	<b>509</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		29	-	-	-	-	-	361	-	-	-	-	-	-	-	-	-	-	

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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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
Brazil	Central banks and central governments	-	-	-	-	30.483	-	-	-	-	-	-	145	-	-	-	-	-	-
	Institutions	-	-	-	-	5.482	24	-	-	-	-	-	1.641	1	-	-	-	-	2
	Corporates	-	-	16.618	60	19.023	436	-	-	10.108	9	18.697	504	-	-	-	-	-	1.392
	Corporates - Of Which: Specialised Lending	-	-	-	-	760	-	-	-	-	-	735	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	2.218	286	-	-	-	-	2.218	300	-	-	-	-	-	939
	Retail	-	-	-	-	39.161	1.041	-	-	-	-	27.643	1.187	-	-	-	-	-	2.553
	Retail - Secured on real estate property	63,0%	-	-	-	5.253	71	-	-	-	-	2.212	63	-	-	-	-	-	37
	Retail - Secured on real estate property - Of Which: SME	90,1%	-	-	-	-	575	3	-	-	-	-	575	4	-	-	-	-	4
	Retail - Secured on real estate property - Of Which: non-SME	59,7%	-	-	-	-	4.678	68	-	-	-	-	1.637	59	-	-	-	-	32
	Retail - Qualifying Revolving	-	-	-	-	5.581	188	-	-	-	-	4.249	206	-	-	-	-	-	684
	Retail - Other Retail	-	-	-	-	28.327	782	-	-	-	-	21.182	918	-	-	-	-	-	1.833
	Retail - Other Retail - Of Which: SME	-	-	-	-	7.385	64	-	-	-	-	5.539	68	-	-	-	-	-	215
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	20.942	718	-	-	-	-	15.643	850	-	-	-	-	-	1.618
	Equity	-	-	-	-	843	-	-	-	-	-	843	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	712	-	-	-	-	-	675	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	11.349	49	-	-	-	-	3.798	51	-	-	-	-	-	-
<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>16.618</b>	<b>60</b>	<b>107.053</b>	<b>1.550</b>	<b>0</b>	<b>0</b>	<b>10.108</b>	<b>9</b>	<b>53.443</b>	<b>1.743</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>352</b>	<b>3.948</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

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	-	-	23.678	-	-	-	-	-	474	-	-	-	-	-	-	-	
	Institutions	1.003	-	2.004	0	9.713	-	180	-	302	0	1.380	-	-	-	-	-	-	-	
	Corporates	38	-	5.397	30	20.863	214	37	-	3.073	0	20.374	222	-	-	-	-	-	363	
	Corporates - Of Which: Specialised Lending	-	-	-	-	1.739	-	-	-	669	-	1.607	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	
	Retail	-	-	21	0	31.383	577	-	-	2	0	17.392	454	-	-	0	-	-	186	
	Retail - Secured on real estate property	60,3%	-	-	15	-	17.579	562	-	-	1	-	7.039	442	-	-	-	-	167	
	Retail - Secured on real estate property - Of Which: SME	42,8%	-	-	0	-	-	169	-	-	0	-	-	169	-	-	-	-	25	
	Retail - Secured on real estate property - Of Which: non-SME	60,5%	-	-	15	-	17.579	393	-	-	1	-	7.039	273	-	-	-	-	142	
	Retail - Qualifying Revolving	-	-	1	0	1.195	3	-	-	0	0	897	3	-	-	0	-	-	5	
	Retail - Other Retail	-	-	5	0	12.609	12	-	-	1	0	9.457	9	-	-	0	-	-	14	
	Retail - Other Retail - Of Which: SME	-	-	1	0	-	-	-	-	1	0	-	-	-	-	0	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	3	0	12.609	12	-	-	1	0	9.457	9	-	-	0	-	-	14	
	Equity	50	-	-	-	504	-	140	-	-	-	504	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	1.389	-	-	-	-	-	489	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	4.594	36	-	-	-	-	2.302	54	-	-	-	-	-	-	
<b>TOTAL</b>		<b>1.092</b>	<b>0</b>	<b>7.422</b>	<b>30</b>	<b>92.123</b>	<b>826</b>	<b>356</b>	<b>0</b>	<b>3.377</b>	<b>0</b>	<b>42.915</b>	<b>730</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>54</b>	<b>549</b>	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	

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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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Chile	Central banks and central governments	-	-	-	-	1.759	-	-	-	-	-	-	-	107	-	-	-	-	-	-	-
	Institutions	-	-	-	-	3.759	-	-	-	-	-	-	-	1.063	-	-	-	-	-	-	-
	Corporates	-	-	3.303	46	8.052	121	-	-	1.298	7	7.581	149	-	-	-	-	-	-	-	100
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	125	-	-	-	-	-	-	-	125	-	-	-	-	-	-	-
	Retail	-	-	-	-	17.635	1.248	-	-	-	-	-	-	9.942	1.373	-	-	-	-	-	386
	Retail - Secured on real estate property	67,3%	-	-	-	9.283	590	-	-	-	-	-	-	3.678	580	-	-	-	-	-	61
	Retail - Secured on real estate property - Of Which: SME	54,0%	-	-	-	440	27	-	-	-	-	-	-	401	27	-	-	-	-	-	6
	Retail - Secured on real estate property - Of Which: non-SME	67,9%	-	-	-	8.843	563	-	-	-	-	-	-	3.277	553	-	-	-	-	-	55
	Retail - Qualifying Revolving	-	-	-	-	1.613	13	-	-	-	-	-	-	1.206	14	-	-	-	-	-	10
	Retail - Other Retail	-	-	-	-	6.739	645	-	-	-	-	-	-	5.058	779	-	-	-	-	-	316
	Retail - Other Retail - Of Which: SME	-	-	-	-	1.981	264	-	-	-	-	-	-	1.485	351	-	-	-	-	-	89
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4.758	380	-	-	-	-	-	-	3.572	429	-	-	-	-	-	227
	Equity	-	-	-	-	64	-	-	-	-	-	-	-	64	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	2.722	28	-	-	-	-	-	-	991	41	-	-	-	-	-	-
<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>3.303</b>	<b>46</b>	<b>33.991</b>	<b>1.397</b>	<b>0</b>	<b>0</b>	<b>1.298</b>	<b>7</b>	<b>19.749</b>	<b>1.564</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>87</b>	<b>486</b>		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		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	-	-	190	-	28.417	-	-	-	41	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	18.095	-	1.626	-	-	-	2.362	-	414	-	-	-	-	-	-	-	-
	Corporates	4.222	145	24.870	346	17.700	16	3.208	-	11.360	2	15.419	19	86	-	225	-	-	-	26
	Corporates - Of Which: Specialised Lending	-	-	6.801	333	-	-	-	-	6.633	-	-	-	-	-	222	-	-	-	-
	Corporates - Of Which: SME	1.997	54	1	-	-	-	1.590	-	1	-	-	-	20	-	-	-	-	-	-
	Retail	-	-	190.628	4.049	6.752	298	-	-	32.360	254	5.029	322	-	-	457	-	-	-	506
	Retail - Secured on real estate property	61,7%	-	-	184.162	3.922	87	287	-	-	26.953	218	30	309	-	-	366	-	-	482
	Retail - Secured on real estate property - Of Which: SME	53,7%	-	-	2	0	121	-	-	-	1	0	-	142	-	-	0	-	-	245
	Retail - Secured on real estate property - Of Which: non-SME	61,7%	-	-	184.160	3.922	87	167	-	-	26.953	218	30	167	-	-	366	-	-	237
	Retail - Qualifying Revolving	-	-	4.091	66	1.195	11	-	-	2.600	19	217	13	-	-	32	-	-	-	24
	Retail - Other Retail	-	-	2.376	61	5.471	-	-	-	2.806	18	4.782	-	-	-	58	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	10	0	488	-	-	-	6	0	366	-	-	-	0	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2.366	61	4.982	-	-	-	2.800	18	4.415	-	-	-	58	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	1.031	-	-	-	-	-	286	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	7.920	-	-	-	-	-	3.054	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>5.253</b>	<b>145</b>	<b>233.783</b>	<b>4.395</b>	<b>62.414</b>	<b>314</b>	<b>3.494</b>	<b>0</b>	<b>46.123</b>	<b>256</b>	<b>23.917</b>	<b>341</b>	<b>23</b>	<b>86</b>	<b>398</b>	<b>682</b>	<b>61</b>	<b>532</b>	
Securitisation and re-securitisations positions deducted from capital *		93	-	-	-	-	-	1.162	-	-	-	-	-	-	-	-	-	-	-	-

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		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
Portugal	Central banks and central governments	-	-	0	-	5.231	-	-	-	0	-	41	-	-	-	-	-	-	-
	Institutions	-	-	838	1	254	-	-	-	844	0	96	-	-	-	0	-	-	-
	Corporates	-	-	7.317	785	1.120	48	-	-	6.170	146	1.005	60	-	-	287	-	-	43
	Corporates - Of Which: Specialised Lending	-	-	807	30	-	-	-	-	789	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	2.906	403	16	39	-	-	2.813	69	16	49	-	-	108	-	-	35
	Retail	-	-	17.465	967	386	17	-	-	3.992	134	279	22	-	-	437	-	-	16
	Retail - Secured on real estate property	63,0%	-	-	14.576	591	25	-	-	2.874	68	9	-	-	-	206	-	-	-
	Retail - Secured on real estate property - Of Which: SME	38,3%	-	-	-	0	-	-	-	0	-	-	-	-	-	12	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	63,2%	-	-	14.576	591	25	-	-	2.874	68	9	-	-	-	194	-	-	-
	Retail - Qualifying Revolving	-	-	-	461	34	-	-	-	105	7	-	-	-	-	17	-	-	-
	Retail - Other Retail	-	-	2.428	342	361	17	-	-	1.014	59	271	22	-	-	213	-	-	16
	Retail - Other Retail - Of Which: SME	-	-	687	141	14	5	-	-	381	-	10	6	-	-	85	-	-	4
	Retail - Other Retail - Of Which: non-SME	-	-	1.741	201	347	13	-	-	633	59	261	16	-	-	128	-	-	11
	Equity	-	-	-	-	100	-	-	-	-	-	100	-	-	-	-	-	-	-
	Securitisation	-	90	-	-	-	-	-	95	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1.314	270	-	-	-	-	1.079	271	-	-	-	-	-	-
<b>TOTAL</b>		<b>90</b>	<b>0</b>	<b>25.619</b>	<b>1.753</b>	<b>8.405</b>	<b>336</b>	<b>95</b>	<b>0</b>	<b>11.006</b>	<b>281</b>	<b>2.601</b>	<b>354</b>	<b>-</b>	<b>0</b>	<b>207</b>	<b>723</b>	<b>4</b>	<b>58</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
Mexico	Central banks and central governments	-	-	-	-	7.648	-	-	-	-	-	581	-	-	-	-	-	-	
	Institutions	307	-	-	-	1.151	-	89	-	-	-	230	-	-	-	-	-	-	
	Corporates	9.646	81	1.080	88	748	-	6.167	-	962	-	695	-	32	-	5	-	-	
	Corporates - Of Which: Specialised Lending	-	-	1.080	88	-	-	-	-	962	-	-	-	-	-	5	-	-	-
	Corporates - Of Which: SME	905	1	-	-	639	-	869	-	-	-	638	-	0	-	-	-	-	
	Retail	-	-	-	-	10.195	217	-	-	-	-	6.103	172	-	-	-	-	233	
	Retail - Secured on real estate property	56,3%	-	-	-	5.439	105	-	-	-	-	2.536	57	-	-	-	-	85	
	Retail - Secured on real estate property - Of Which: SME	54,0%	-	-	-	973	14	-	-	-	-	973	12	-	-	-	-	21	
	Retail - Secured on real estate property - Of Which: non-SME	56,8%	-	-	-	4.466	90	-	-	-	-	1.563	45	-	-	-	-	63	
	Retail - Qualifying Revolving	-	-	-	-	2.150	42	-	-	-	-	2.150	45	-	-	-	-	54	
	Retail - Other Retail	-	-	-	-	2.607	70	-	-	-	-	1.418	69	-	-	-	-	94	
	Retail - Other Retail - Of Which: SME	-	-	-	-	1.076	29	-	-	-	-	807	25	-	-	-	-	43	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.531	41	-	-	-	-	611	44	-	-	-	-	52	
	Equity	-	-	-	-	39	-	-	-	-	-	39	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	2.977	8	-	-	-	-	778	9	-	-	-	-	-	
<b>TOTAL</b>		<b>9.953</b>	<b>81</b>	<b>1.080</b>	<b>88</b>	<b>22.758</b>	<b>224</b>	<b>6.256</b>	<b>0</b>	<b>962</b>	<b>0</b>	<b>8.426</b>	<b>181</b>	<b>137</b>	<b>32</b>	<b>4</b>	<b>5</b>	<b>0</b>	<b>233</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

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\*\* 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	
Germany	Central banks and central governments	-	-	366	-	191	-	-	-	-	67	-	-	-	-	-	-	-	-	-
	Institutions	-	-	956	-	312	-	-	-	-	212	-	62	-	-	-	-	-	-	-
	Corporates	-	-	1.440	11	2.964	5	-	-	-	757	1	2.964	6	-	-	-	0	9	
	Corporates - Of Which: Specialised Lending	-	-	229	-	-	-	-	-	-	203	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	1	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail	-	-	18	1	26.511	350	-	-	-	2	0	17.438	380	-	-	-	0	801	-
	Retail - Secured on real estate property	70,5%	-	15	1	6.490	94	-	-	-	1	0	2.422	82	-	-	-	0	45	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	70,5%	-	15	1	6.490	94	-	-	-	1	0	2.422	82	-	-	-	0	45	-
	Retail - Qualifying Revolving	-	-	1	0	-	-	-	-	-	0	0	-	-	-	-	-	0	-	-
	Retail - Other Retail	-	-	2	0	20.021	256	-	-	-	1	0	15.016	299	-	-	-	0	756	-
	Retail - Other Retail - Of Which: SME	-	-	2	0	-	-	-	-	-	1	0	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	0	0	20.021	256	-	-	-	0	0	15.016	299	-	-	-	0	756	-
	Equity	-	-	-	-	4	-	-	-	-	-	-	4	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	461	-	-	-	-	-	-	295	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>2.778</b>	<b>11</b>	<b>30.443</b>	<b>356</b>	<b>0</b>	<b>0</b>	<b>1.039</b>	<b>1</b>	<b>20.762</b>	<b>386</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>21</b>	<b>810</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	
Poland	Central banks and central governments	-	-	-	-	4.650	-	-	-	-	-	11	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	1.209	-	-	-	-	-	296	-	-	-	-	-	-	-	
	Corporates	-	-	-	-	7.893	359	-	-	-	-	7.055	385	-	-	-	-	-	475	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	125	-	-	-	-	-	125	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	12.640	213	-	-	-	-	7.222	208	-	-	-	-	-	-	438
	Retail - Secured on real estate property	63,7%	-	-	-	7.341	124	-	-	-	-	3.248	110	-	-	-	-	-	-	193
	Retail - Secured on real estate property - Of Which: SME	71,2%	-	-	-	451	70	-	-	-	-	262	67	-	-	-	-	-	-	35
	Retail - Secured on real estate property - Of Which: non-SME	63,1%	-	-	-	6.890	54	-	-	-	-	2.986	43	-	-	-	-	-	-	158
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	5.299	88	-	-	-	-	3.974	98	-	-	-	-	-	-	245
	Retail - Other Retail - Of Which: SME	-	-	-	-	1.166	49	-	-	-	-	874	55	-	-	-	-	-	-	142
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4.133	39	-	-	-	-	3.100	43	-	-	-	-	-	-	102
	Equity	-	-	-	-	159	-	-	-	-	-	159	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	755	18	-	-	-	-	346	27	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27.305</b>	<b>590</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15.089</b>	<b>619</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>95</b>	<b>913</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

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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	
		-	-	1.247	-	5.492	2	-	-	337	-	2.349	2	-	-	-	-	-	-	1
		830	-	7.783	47	2.756	5	161	-	2.070	8	660	5	-	-	-	-	0	-	1
		166	0	17.871	269	6.489	100	55	-	10.486	23	6.019	101	-	0	-	46	-	117	
		-	-	2.393	96	-	-	-	-	2.185	-	-	-	-	-	-	1	-	-	
		-	0	329	8	577	22	0	-	233	1	548	21	-	0	-	1	-	30	
		-	-	1.530	34	23.689	483	-	-	291	4	17.089	487	-	-	-	16	-	369	
		-	-	1.136	21	1.970	165	-	-	145	2	773	126	-	-	-	6	-	80	
	60,5%	-	-	18	0	107	25	-	-	10	0	90	27	-	-	-	0	-	-	
	58,4%	-	-	1.117	20	1.864	140	-	-	135	2	683	99	-	-	-	6	-	-	
	60,7%	-	-	53	0	-	-	-	-	8	0	-	-	-	-	-	0	-	-	
		-	-	341	13	21.719	318	-	-	138	2	16.317	362	-	-	-	11	-	289	
		-	-	74	3	2.277	161	-	-	41	0	1.708	184	-	-	-	2	-	125	
		-	-	267	10	19.442	157	-	-	97	2	14.609	178	-	-	-	9	-	164	
		-	-	63	-	199	-	-	-	169	-	199	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	2.745	93	-	-	-	-	1.104	131	-	-	-	-	-	-	
		996	0	28.494	351	41.370	684	216	0	13.353	35	27.421	727	-	-	0	-	62	25	488
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

ES059  
BANCO SANTANDER S.A.

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	5.073	4.605
Trading Book (excl. correlation trading)	528	595
Correlation Trading Portfolio	52	52
<b>Total</b>	<b>5.654</b>	<b>5.252</b>

Explanatory footnotes

#### 4. MARKET RISK

ES059  
BANCO SANTANDER S.A.

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	7.594	6.726	9.927	6.987
TDI - General risk	6.780	6.726	8.973	6.987
TDI - Specific risk	814	0	954	0
Equities	776	5.968	791	3.598
Equities - General risk	335	5.968	349	3.598
Equities - Specific risk	441	0	442	0
Foreign exchange risk	7.441	1.109	8.719	1.581
Commodities risk	327	124	278	115

Explanatory footnotes

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

as of 31 December 2012

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Austria	1	0	1	1	0	0	0	0
[ 3M - 1Y ]		14	0	14	0	0	14	0	0
[ 1Y - 2Y ]		0	0	-3	0	0	-3	0	0
[ 2Y - 3Y ]		18	0	18	0	0	18	-9	0
[ 3Y - 5Y ]		70	0	17	0	0	17	0	0
[ 5Y - 10Y ]		25	0	-9	0	0	-9	0	0
[ 10Y - more ]		8	0	6	0	0	6	-9	0
<b>Total</b>		<b>137</b>	<b>0</b>	<b>46</b>	<b>1</b>	<b>0</b>	<b>44</b>	<b>-18</b>	<b>0</b>
[ 0 - 3M ]	Belgium	137	0	137	0	0	137	0	0
[ 3M - 1Y ]		116	0	116	0	0	116	0	0
[ 1Y - 2Y ]		10	0	5	10	0	-5	0	-0
[ 2Y - 3Y ]		48	0	48	0	0	48	0	0
[ 3Y - 5Y ]		95	0	-144	0	0	-144	0	4
[ 5Y - 10Y ]		66	0	-17	0	0	-17	0	0
[ 10Y - more ]		25	0	-21	0	0	-21	0	0
<b>Total</b>		<b>496</b>	<b>0</b>	<b>124</b>	<b>10</b>	<b>0</b>	<b>114</b>	<b>0</b>	<b>4</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 ]		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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	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 ]		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 ]	Denmark	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		10	0	10	0	0	10	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>10</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>10</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	2	0
[ 3M - 1Y ]		0	0	0	0	0	0	4	0
[ 1Y - 2Y ]		2	0	2	0	0	2	12	0
[ 2Y - 3Y ]		3	0	3	0	0	3	13	0
[3Y - 5Y ]		35	0	14	0	0	14	-17	-0
[5Y - 10Y ]		15	0	2	0	0	2	29	0
[10Y - more ]		5	0	5	0	0	5	0	0
<b>Total</b>		<b>60</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>44</b>	<b>-0</b>	

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

as of 31 December 2012

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	432	0	432	0	0	432	0	0
[ 3M - 1Y ]		383	0	383	0	0	383	0	0
[ 1Y - 2Y ]		3	0	-247	0	0	-247	0	1
[ 2Y - 3Y ]		76	0	-307	0	0	-307	0	0
[3Y - 5Y ]		133	0	-335	0	0	-335	0	-2
[5Y - 10Y ]		143	0	-157	0	0	-157	0	-2
[10Y - more ]		35	0	-27	0	0	-27	0	0
<b>Total</b>		<b>1.206</b>	<b>0</b>	<b>-259</b>	<b>0</b>	<b>0</b>	<b>-259</b>	<b>0</b>	<b>-3</b>
[ 0 - 3M ]	Germany	255	0	255	0	0	255	-4	0
[ 3M - 1Y ]		1.858	0	1.843	777	0	1.066	4	0
[ 1Y - 2Y ]		140	0	-325	0	0	-325	7	-0
[ 2Y - 3Y ]		39	0	-36	0	0	-36	4	0
[3Y - 5Y ]		378	0	-145	0	0	-145	20	-0
[5Y - 10Y ]		260	0	-2	0	0	-2	26	0
[10Y - more ]		59	0	6	0	0	6	65	0
<b>Total</b>		<b>2.989</b>	<b>0</b>	<b>1.598</b>	<b>777</b>	<b>0</b>	<b>820</b>	<b>123</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	0
[ 2Y - 3Y ]		0	0	0	0	0	0	2	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>2</b>	<b>0</b>	

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

as of 31 December 2012

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	-0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<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 ]		0	0	0	0	0	0	17	0
[ 1Y - 2Y ]		0	0	0	0	0	0	44	0
[ 2Y - 3Y ]		0	0	0	0	0	0	34	0
[3Y - 5Y ]		0	0	0	0	0	0	183	0
[5Y - 10Y ]		0	0	0	0	0	0	6	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>284</b>	<b>0</b>	
[ 0 - 3M ]	Italy	9	0	9	0	0	9	0	0
[ 3M - 1Y ]		170	0	140	0	0	140	0	0
[ 1Y - 2Y ]		10	0	-90	0	0	-90	0	-0
[ 2Y - 3Y ]		149	0	126	76	0	51	0	2
[3Y - 5Y ]		32	0	-178	0	0	-178	0	-2
[5Y - 10Y ]		43	0	-16	0	0	-16	0	0
[10Y - more ]		52	0	13	0	0	13	0	0
<b>Total</b>		<b>464</b>	<b>0</b>	<b>4</b>	<b>76</b>	<b>0</b>	<b>-71</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>	

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

as of 31 December 2012

ES059  
BANCO SANTANDER S.A.

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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Netherlands	135	0	135	0	0	135	2	0
[ 3M - 1Y ]		103	0	103	0	0	103	-5	-0
[ 1Y - 2Y ]		1	0	1	0	0	1	18	0
[ 2Y - 3Y ]		22	0	-6	0	0	-6	20	0
[ 3Y - 5Y ]		25	0	-12	0	0	-12	842	0
[ 5Y - 10Y ]		121	0	-14	0	0	-14	-445	0
[ 10Y - more ]		31	0	-11	0	0	-11	-981	0
<b>Total</b>		<b>439</b>	<b>0</b>	<b>196</b>	<b>0</b>	<b>0</b>	<b>196</b>	<b>-549</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	687	0	685	687	0	-2	0	0
[ 3M - 1Y ]		65	1	63	9	0	52	0	0
[ 1Y - 2Y ]		410	3	375	387	0	-15	0	0
[ 2Y - 3Y ]		316	8	316	255	0	53	7	0
[ 3Y - 5Y ]		567	5	567	422	0	139	0	0
[ 5Y - 10Y ]		1.438	5	1.436	999	0	432	0	0
[ 10Y - more ]		152	3	152	139	0	9	0	0
<b>Total</b>		<b>3.634</b>	<b>26</b>	<b>3.592</b>	<b>2.898</b>	<b>0</b>	<b>669</b>	<b>7</b>	<b>0</b>
[ 0 - 3M ]	Portugal	7	7	7	0	0	0	0	0
[ 3M - 1Y ]		177	31	177	145	0	0	0	0
[ 1Y - 2Y ]		846	68	846	778	0	0	1	0
[ 2Y - 3Y ]		211	192	211	19	0	-0	0	1
[ 3Y - 5Y ]		231	123	231	108	0	0	0	0
[ 5Y - 10Y ]		746	113	746	634	0	0	0	0
[ 10Y - more ]		82	82	82	0	0	0	-0	0
<b>Total</b>		<b>2.299</b>	<b>616</b>	<b>2.299</b>	<b>1.684</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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		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	651	166	643	0	0	446	-59	0
[ 3M - 1Y ]		4.452	784	3.843	0	0	3.059	6	0
[ 1Y - 2Y ]		2.797	1.699	2.566	0	0	867	24	0
[ 2Y - 3Y ]		5.925	4.789	5.615	125	0	-120	9	0
[3Y - 5Y ]		6.991	3.057	6.293	2.939	0	217	73	0
[5Y - 10Y ]		22.144	2.812	22.010	19.180	0	18	-228	0
[10Y - more ]		4.839	2.049	4.615	2.410	0	-85	-59	0
<b>Total</b>		<b>47.798</b>	<b>15.356</b>	<b>45.586</b>	<b>24.654</b>	<b>0</b>	<b>4.403</b>	<b>-234</b>	<b>0</b>

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

as of 31 December 2012

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Sweden	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<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 ]	United Kingdom	306	0	-1.459	61	0	-1.520	-0	0
[ 3M - 1Y ]		2.142	0	1.243	1.104	0	139	-12	0
[ 1Y - 2Y ]		0	0	-1.026	0	0	-1.026	-0	0
[ 2Y - 3Y ]		3	0	-370	0	0	-370	0	-0
[3Y - 5Y ]		3.897	0	3.439	3.255	0	184	0	-0
[5Y - 10Y ]		96	0	20	0	0	20	0	0
[10Y - more ]		73	0	-55	0	0	-55	0	0
<b>Total</b>		<b>6.517</b>	<b>0</b>	<b>1.792</b>	<b>4.419</b>	<b>0</b>	<b>-2.628</b>	<b>-12</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 ]		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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Hong Kong	293	0	293	293	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>293</b>	<b>0</b>	<b>293</b>	<b>293</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Japan	814	0	814	0	0	814	0	0
[ 3M - 1Y ]		710	0	710	347	0	362	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>1.524</b>	<b>0</b>	<b>1.524</b>	<b>347</b>	<b>0</b>	<b>1.177</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	U.S.	301	0	301	267	0	34	0	0
[ 3M - 1Y ]		48	2	48	9	0	38	0	0
[ 1Y - 2Y ]		69	3	69	28	0	38	0	-0
[ 2Y - 3Y ]		104	9	-17	95	0	-121	0	-0
[ 3Y - 5Y ]		43	6	37	30	0	1	0	-0
[ 5Y - 10Y ]		151	5	71	142	0	-76	0	0
[ 10Y - more ]		1.216	4	1.202	1.212	0	-14	0	0
<b>Total</b>		<b>1.933</b>	<b>30</b>	<b>1.712</b>	<b>1.783</b>	<b>0</b>	<b>-101</b>	<b>0</b>	<b>-1</b>
[ 0 - 3M ]	Switzerland	414	0	414	0	0	414	0	0
[ 3M - 1Y ]		166	0	166	0	0	166	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>580</b>	<b>0</b>	<b>580</b>	<b>0</b>	<b>0</b>	<b>580</b>	<b>0</b>	<b>0</b>

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

as of 31 December 2012

ES059  
BANCO SANTANDER S.A.

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]	Other advanced economies non EEA	4	0	4	4	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>4</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Other Central and Eastern Europe countries non EEA	5	5	5	0	0	0	0	
[ 3M - 1Y ]		1	1	1	0	0	0	0	
[ 1Y - 2Y ]		3	3	3	0	0	0	0	
[ 2Y - 3Y ]		22	22	22	0	0	0	0	
[ 3Y - 5Y ]		12	12	12	0	0	0	0	
[ 5Y - 10Y ]		12	12	12	0	0	0	0	
[ 10Y - more ]		8	8	8	0	0	0	0	
<b>Total</b>		<b>62</b>	<b>62</b>	<b>62</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		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>	
[ 0 - 3M ]	Latin America and the Caribbean	6.221	44	3.449	865	0	2.541	-0	
[ 3M - 1Y ]		7.632	205	7.632	1.934	0	5.492	-0	
[ 1Y - 2Y ]		4.373	445	4.349	2.455	0	1.449	3	
[ 2Y - 3Y ]		6.892	1.255	6.798	3.764	0	1.779	-0	
[ 3Y - 5Y ]		8.841	801	8.216	3.404	0	4.012	30	
[ 5Y - 10Y ]		4.371	737	4.067	1.146	0	2.185	-11	
[ 10Y - more ]		4.987	537	4.782	3.204	0	1.041	0	
<b>Total</b>		<b>43.318</b>	<b>4.023</b>	<b>39.293</b>	<b>16.772</b>	<b>0</b>	<b>18.498</b>	<b>22</b>	
								<b>-36</b>	

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

as of 31 December 2012

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Africa	14	14	14	0	0	0	0	0
[ 3M - 1Y ]		1	1	1	0	0	0	0	0
[ 1Y - 2Y ]		9	9	9	0	0	0	0	0
[ 2Y - 3Y ]		60	60	60	0	0	0	0	0
[3Y - 5Y ]		32	32	32	0	0	0	0	0
[5Y - 10Y ]		32	32	32	0	0	0	0	0
[10Y - more ]		23	23	23	0	0	0	0	0
<b>Total</b>		<b>172</b>	<b>172</b>	<b>172</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 ]		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>
<b>TOTAL EEA 30</b>		<b>66.051</b>	<b>15.997</b>	<b>55.014</b>	<b>34.519</b>	<b>0</b>	<b>3.326</b>	<b>-352</b>	<b>3</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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		31	0	31	1	0	30	0	0
[ 1Y - 2Y ]		30	0	29	0	0	29	0	0
[ 2Y - 3Y ]		0	0	-21	0	0	-21	-9	0
[3Y - 5Y ]		147	0	-38	0	0	-38	0	0
[5Y - 10Y ]		65	0	-12	0	0	-12	0	0
[10Y - more ]		43	0	15	0	0	15	0	0
<b>Total</b>		<b>316</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>-9</b>	<b>0</b>
[ 0 - 3M ]	Belgium	25	0	25	0	0	25	0	0
[ 3M - 1Y ]		164	0	164	10	0	154	0	0
[ 1Y - 2Y ]		4	0	-38	0	0	-38	0	0
[ 2Y - 3Y ]		58	0	35	0	0	35	0	7
[3Y - 5Y ]		87	0	-159	0	0	-159	0	0
[5Y - 10Y ]		44	0	-40	0	0	-40	0	0
[10Y - more ]		41	0	14	0	0	14	0	0
<b>Total</b>		<b>422</b>	<b>0</b>	<b>-1</b>	<b>10</b>	<b>0</b>	<b>-11</b>	<b>0</b>	<b>7</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 ]		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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	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 ]		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 ]	Denmark	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		517	0	517	0	0	517	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>517</b>	<b>0</b>	<b>517</b>	<b>0</b>	<b>0</b>	<b>517</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	6	0
[ 1Y - 2Y ]		17	0	17	0	0	17	7	0
[ 2Y - 3Y ]		15	0	15	0	0	15	-20	0
[3Y - 5Y ]		9	0	0	0	0	0	0	-0
[5Y - 10Y ]		16	0	4	0	0	4	25	0
[10Y - more ]		6	0	1	0	0	1	0	0
<b>Total</b>		<b>63</b>	<b>0</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>36</b>	<b>17</b>	<b>-0</b>

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

as of 30 June 2013

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	239	0	239	0	0	239	0	0
[ 3M - 1Y ]		1.474	0	1.321	0	0	1.321	0	1
[ 1Y - 2Y ]		165	0	135	0	0	135	0	0
[ 2Y - 3Y ]		60	0	-352	0	0	-352	0	-0
[3Y - 5Y ]		105	0	-545	0	0	-545	0	-2
[5Y - 10Y ]		356	0	11	0	0	11	0	-2
[10Y - more ]		133	0	13	0	0	13	0	0
<b>Total</b>		<b>2.533</b>	<b>0</b>	<b>823</b>	<b>0</b>	<b>0</b>	<b>823</b>	<b>0</b>	<b>-2</b>
[ 0 - 3M ]	Germany	23	0	22	9	0	13	2	0
[ 3M - 1Y ]		103	0	-114	0	0	-114	4	0
[ 1Y - 2Y ]		238	0	-310	0	0	-310	12	0
[ 2Y - 3Y ]		307	0	107	0	0	107	-1	0
[3Y - 5Y ]		645	0	-408	0	0	-408	9	-0
[5Y - 10Y ]		701	0	52	0	0	52	5	0
[10Y - more ]		85	0	-11	0	0	-11	26	0
<b>Total</b>		<b>2.101</b>	<b>0</b>	<b>-661</b>	<b>9</b>	<b>0</b>	<b>-670</b>	<b>58</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	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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<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	7	0
[ 3M - 1Y ]		0	0	0	0	0	0	6	0
[ 1Y - 2Y ]		0	0	0	0	0	0	28	0
[ 2Y - 3Y ]		0	0	0	0	0	0	33	0
[3Y - 5Y ]		0	0	0	0	0	0	165	0
[5Y - 10Y ]		0	0	0	0	0	0	-8	0
[10Y - more ]		0	0	0	0	0	0	-38	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>194</b>	<b>0</b>	
[ 0 - 3M ]	Italy	60	0	58	0	0	58	0	0
[ 3M - 1Y ]		707	0	525	0	0	525	0	0
[ 1Y - 2Y ]		207	0	181	76	0	105	0	1
[ 2Y - 3Y ]		0	0	-470	0	0	-470	0	1
[3Y - 5Y ]		642	0	418	0	0	418	0	-1
[5Y - 10Y ]		159	0	-28	0	0	-28	0	0
[10Y - more ]		21	0	18	0	0	18	0	0
<b>Total</b>		<b>1.795</b>	<b>0</b>	<b>701</b>	<b>76</b>	<b>0</b>	<b>625</b>	<b>0</b>	<b>2</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>	

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

as of 30 June 2013

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<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 ]		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 30 June 2013

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Netherlands	2	0	2	0	0	2	8	0
[ 3M - 1Y ]		19	0	19	0	0	19	6	-0
[ 1Y - 2Y ]		5	0	-9	0	0	-9	5	0
[ 2Y - 3Y ]		54	0	20	0	0	20	80	0
[3Y - 5Y ]		64	0	-36	0	0	-36	683	0
[5Y - 10Y ]		140	0	67	0	0	67	-401	0
[10Y - more ]		27	0	13	0	0	13	-653	0
<b>Total</b>		<b>311</b>	<b>0</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>75</b>	<b>-272</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	278	0	278	225	0	52	0	0
[ 3M - 1Y ]		887	4	827	847	0	-25	0	0
[ 1Y - 2Y ]		339	4	319	296	0	16	0	0
[ 2Y - 3Y ]		583	10	577	511	0	56	7	0
[3Y - 5Y ]		1.392	14	1.370	1.330	0	26	0	0
[5Y - 10Y ]		1.665	9	1.649	1.349	0	287	0	0
[10Y - more ]		481	6	448	403	0	38	0	0
<b>Total</b>		<b>5.626</b>	<b>46</b>	<b>5.468</b>	<b>4.961</b>	<b>0</b>	<b>450</b>	<b>7</b>	<b>0</b>
[ 0 - 3M ]	Portugal	154	6	154	147	0	0	0	0
[ 3M - 1Y ]		362	54	362	287	0	21	0	0
[ 1Y - 2Y ]		776	57	776	686	0	34	0	2
[ 2Y - 3Y ]		141	141	141	0	0	0	0	0
[3Y - 5Y ]		717	202	717	515	0	0	0	0
[5Y - 10Y ]		766	129	766	637	0	0	0	0
[10Y - more ]		82	82	82	0	0	0	0	0
<b>Total</b>		<b>2.998</b>	<b>671</b>	<b>2.998</b>	<b>2.272</b>	<b>0</b>	<b>55</b>	<b>0</b>	<b>2</b>

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

as of 30 June 2013

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		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	1.344	150	1.343	0	131	1.062	-23	0
[ 3M - 1Y ]		6.156	1.294	5.639	199	13	4.132	26	0
[ 1Y - 2Y ]		2.752	1.357	2.376	2	82	-80	36	0
[ 2Y - 3Y ]		4.453	3.365	4.182	183	549	84	-8	0
[3Y - 5Y ]		13.672	4.833	12.679	8.172	291	-747	63	0
[5Y - 10Y ]		29.989	3.088	29.541	25.277	295	881	-263	0
[10Y - more ]		8.594	1.956	7.824	6.202	208	-542	-47	0
<b>Total</b>		<b>66.958</b>	<b>16.044</b>	<b>63.584</b>	<b>40.035</b>	<b>1.570</b>	<b>4.790</b>	<b>-215</b>	<b>0</b>

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

as of 30 June 2013

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Sweden	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<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 ]	United Kingdom	3.451	0	967	1.617	0	-650	0	0
[ 3M - 1Y ]		0	0	-1.291	0	0	-1.291	-15	0
[ 1Y - 2Y ]		0	0	-732	0	0	-732	0	0
[ 2Y - 3Y ]		7	0	-473	0	0	-473	0	0
[3Y - 5Y ]		2.357	0	1.550	2.109	0	-560	0	0
[5Y - 10Y ]		844	0	772	803	0	-31	0	0
[10Y - more ]		576	0	404	339	0	65	0	0
<b>Total</b>		<b>7.235</b>	<b>0</b>	<b>1.197</b>	<b>4.867</b>	<b>0</b>	<b>-3.670</b>	<b>-15</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 ]		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

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Hong Kong	335	0	335	335	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>335</b>	<b>0</b>	<b>335</b>	<b>335</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Japan	1.591	0	1.591	143	0	1.448	0	0
[ 3M - 1Y ]		1.138	0	1.138	0	0	1.138	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>2.729</b>	<b>0</b>	<b>2.729</b>	<b>143</b>	<b>0</b>	<b>2.586</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	U.S.	32	1	32	0	0	31	0	0
[ 3M - 1Y ]		14	6	14	8	0	0	0	-0
[ 1Y - 2Y ]		38	7	30	8	0	-0	0	0
[ 2Y - 3Y ]		159	17	128	0	0	111	0	-0
[ 3Y - 5Y ]		26	24	3	1	0	-21	0	-0
[ 5Y - 10Y ]		148	15	138	66	0	57	0	0
[ 10Y - more ]		1.465	10	1.465	1.453	0	3	0	0
<b>Total</b>		<b>1.882</b>	<b>80</b>	<b>1.811</b>	<b>1.535</b>	<b>0</b>	<b>180</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Switzerland	567	0	567	0	0	567	0	0
[ 3M - 1Y ]		162	0	162	0	0	162	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>730</b>	<b>0</b>	<b>730</b>	<b>0</b>	<b>0</b>	<b>730</b>	<b>0</b>	<b>0</b>

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

as of 30 June 2013

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Other advanced economies non EEA	4	0	4	4	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>4</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		4	4	4	0	0	0	0	0
[ 1Y - 2Y ]		4	4	4	0	0	0	0	0
[ 2Y - 3Y ]		11	11	11	0	0	0	0	0
[ 3Y - 5Y ]		16	16	16	0	0	0	0	0
[ 5Y - 10Y ]		10	10	10	0	0	0	0	0
[ 10Y - more ]		6	6	6	0	0	0	0	0
<b>Total</b>		<b>52</b>	<b>52</b>	<b>52</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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 ]		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 ]	Latin America and the Caribbean	2.098	33	1.979	1.698	0	248	-0	1
[ 3M - 1Y ]		7.862	285	7.282	1.203	0	5.793	-0	1
[ 1Y - 2Y ]		8.009	299	6.655	3.391	0	2.964	3	2
[ 2Y - 3Y ]		3.193	741	1.935	473	0	720	0	4
[ 3Y - 5Y ]		9.329	1.065	8.189	3.984	0	3.140	36	11
[ 5Y - 10Y ]		4.557	680	3.584	2.358	0	546	-7	0
[ 10Y - more ]		2.675	431	2.354	1.517	0	406	-1	0
<b>Total</b>		<b>37.723</b>	<b>3.535</b>	<b>31.977</b>	<b>14.624</b>	<b>0</b>	<b>13.818</b>	<b>30</b>	<b>19</b>

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

as of 30 June 2013

ES059  
BANCO SANTANDER S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Africa	1	1	1	0	0	0	0	0
[ 3M - 1Y ]		12	12	12	0	0	0	0	0
[ 1Y - 2Y ]		12	12	12	0	0	0	0	0
[ 2Y - 3Y ]		30	30	30	0	0	0	0	0
[3Y - 5Y ]		43	43	43	0	0	0	0	0
[5Y - 10Y ]		28	28	28	0	0	0	0	0
[10Y - more ]		17	17	17	0	0	0	0	0
<b>Total</b>		<b>143</b>	<b>143</b>	<b>143</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 ]		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>
<b>TOTAL EEA 30</b>		<b>90.877</b>	<b>16.762</b>	<b>74.743</b>	<b>52.231</b>	<b>1.570</b>	<b>3.025</b>	<b>-235</b>	<b>10</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

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BANCO SANTANDER S.A.

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	451.178	440.720
RWA Securitisation and re-securitisations	3.871	4.918
RWA Other credit risk	447.306	435.803
RWA for market risk	30.066	31.996
RWA for operational risk	72.761	72.761
RWA Transitional floors	0	0
RWA Other	320	463
<b>Total RWA <sup>(1)</sup></b>	<b>554.325</b>	<b>545.941</b>

Explanatory footnotes