

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> | 16.344        |             | 17.733        |              | COREP CA 1.1 <i>without Hybrid instruments and government support measures other than ordinary shares</i>                                                                      |
| Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)                                                                          | 47            |             | -171          |              | 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>                                                                         | -2.429        |             | -1.989        |              | COREP CA 1.3.T1* (negative amount)                                                                                                                                             |
| Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)                                                                         | -26           |             | -40           |              | 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>13.915</b> | <b>8,1%</b> | <b>15.744</b> | <b>9,8%</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>                                                                               | 2.013         |             | 1.391         |              | EBA/REC/2011/1                                                                                                                                                                 |
| <b>E) Other Existing government support measures (+)</b>                                                                                                        | 977           |             | 0             |              |                                                                                                                                                                                |
| <b>F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)</b>                                                     | <b>16.905</b> | <b>9,9%</b> | <b>17.135</b> | <b>10,7%</b> |                                                                                                                                                                                |
| <b>G) Hybrid instruments not subscribed by government</b>                                                                                                       | 90            |             | 0             |              | Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government |
| <b>H) Tier 1 Capital (F+G)</b>                                                                                                                                  | <b>16.995</b> | <b>9,9%</b> | <b>17.135</b> | <b>10,7%</b> | COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)                                                                                                               |
| <b>I) RWA</b>                                                                                                                                                   | 170.939       |             | 160.420       |              |                                                                                                                                                                                |
| <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                                                                                                                               | 1.040         |             | 414           |              | Article 84 of CRR                                                                                                                                                              |
| DTAs that rely on future profitability (net of associated DTL)                                                                                                  | 1.436         |             | 3.061         |              | Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]                                                                                       |
| Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments                       | 7.516         |             | 8.590         |              | Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR                                                                                                                    |
| RWA for Credit Value Adjustment Risk (CVA)                                                                                                                      | 872           |             | 919           |              | 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

The information in "memo items of CRR/CRD IV" does not allow to estimate reliably and accurately the capital situation under CRR/CRD IV either on a phase-in basis or with the full application of new capital provisions due to the fact that it is not complete. Specifically, on June 2013:

- a) CET1 EBA does not include the 748 million euros issuance of mandatory convertible bond Series 1/2011. Therefore total amount of mandatory convertible bonds is 2.139 million euros and will convert necessarily before end of 2015, becoming then part of the Common Equity.
- b) The 3.1 bn euros of DTAs that rely on future profitability are not deducted entirely from capital. After the distinction between those that are subject to direct deduction from temporary differences (subject to deduction with appropriate waiver 10%/15%), the amount to deducted is reduced to 2.1 bn euros.
- c) The excess of banking investments over the regulatory established limits that needs to be deducted was 1.1bn at the end of June 2013.

| All counterparty countries                                              | LTV % ** (as of 31/12/2012) | Exposure values (as of 31/12/2012) ** |           |                |               |                |               | RWA (as of 31/12/2012) ** |           |               |              |               |               | Value adjustments and provisions (as of 31/12/2012) ** |           |               |              |               |              |              |
|-------------------------------------------------------------------------|-----------------------------|---------------------------------------|-----------|----------------|---------------|----------------|---------------|---------------------------|-----------|---------------|--------------|---------------|---------------|--------------------------------------------------------|-----------|---------------|--------------|---------------|--------------|--------------|
|                                                                         |                             | F-IRB                                 |           | A-IRB          |               | STA            |               | F-IRB                     |           | A-IRB         |              | STA           |               | F-IRB                                                  |           | A-IRB         |              | STA           |              |              |
|                                                                         |                             | Non-defaulted                         | Defaulted | Non-defaulted  | Defaulted     | Non-defaulted  | Defaulted     | Non-defaulted             | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted     | Non-defaulted                                          | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted    |              |
| Central banks and central governments                                   |                             | -                                     | -         | -              | -             | 59.022         | 77            | -                         | -         | -             | -            | 1.922         | 115           |                                                        | -         | -             | -            | -             | 1            |              |
| Institutions                                                            |                             | -                                     | -         | -              | -             | 12.104         | 71            | -                         | -         | -             | -            | 2.955         | 75            |                                                        | -         | -             | -            | -             | 26           |              |
| Corporates                                                              |                             | -                                     | -         | 42.905         | 7.463         | 23.774         | 1.877         | -                         | -         | 39.112        | 2.736        | 21.266        | 1.999         |                                                        | -         | -             | 3.398        |               | 1.337        |              |
| Corporates - Of Which: Specialised Lending                              |                             | -                                     | -         | -              | -             | 9.173          | 61            | -                         | -         | -             | -            | 7.782         | 61            |                                                        | -         | -             | -            | -             | 67           |              |
| Corporates - Of Which: SME                                              |                             | -                                     | -         | 13.274         | 4.637         | 3.787          | 1.224         | -                         | -         | 12.250        | 1.186        | 3.389         | 1.317         |                                                        | -         | -             | 2.223        |               | 787          |              |
| Retail                                                                  |                             | -                                     | -         | 102.729        | 4.345         | 32.885         | 1.579         | -                         | -         | 29.425        | 719          | 14.705        | 1.423         |                                                        | -         | -             | 1.370        |               | 733          |              |
| Retail - Secured on real estate property                                | 60.0%                       | -                                     | -         | 89.892         | 3.818         | 25.491         | 1.486         | -                         | -         | 23.690        | 660          | 10.116        | 1.326         |                                                        | -         | -             | 976          |               | 600          |              |
| Retail - Secured on real estate property - Of Which: SME                | 67.0%                       | -                                     | -         | 23.508         | 2.186         | 4.164          | 703           | -                         | -         | 8.543         | 247          | 1.917         | 697           |                                                        | -         | -             | 649          |               | 285          |              |
| Retail - Secured on real estate property - Of Which: non-SME            | 57.0%                       | -                                     | -         | 66.384         | 1.632         | 21.326         | 783           | -                         | -         | 15.147        | 313          | 8.198         | 629           |                                                        | -         | -             | 328          |               | 315          |              |
| Retail - Qualifying Revolving                                           |                             | -                                     | -         | 2.813          | 6             | 214            | 10            | -                         | -         | 678           | 0            | 161           | 10            |                                                        | -         | -             | 3            |               | 7            |              |
| Retail - Other Retail                                                   |                             | -                                     | -         | 10.024         | 521           | 7.181          | 83            | -                         | -         | 5.056         | 59           | 4.428         | 87            |                                                        | -         | -             | 390          |               | 126          |              |
| Retail - Other Retail - Of Which: SME                                   |                             | -                                     | -         | 6.514          | 424           | 1.309          | 55            | -                         | -         | 3.515         | 50           | 971           | 58            |                                                        | -         | -             | 315          |               | 77           |              |
| Retail - Other Retail - Of Which: non-SME                               |                             | -                                     | -         | 3.510          | 97            | 5.872          | 28            | -                         | -         | 1.542         | 9            | 3.457         | 29            |                                                        | -         | -             | 75           |               | 49           |              |
| Equity                                                                  |                             | 14.553                                | -         | 13             | -             | -              | -             | 23.768                    | -         | 109           | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |              |
| Securitisation                                                          |                             | -                                     | -         | -              | -             | 2.301          | -             | -                         | -         | 1.267         | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |              |
| Other non-credit obligation assets                                      |                             | -                                     | -         | -              | -             | 7.140          | 10.057        | -                         | -         | -             | -            | 5.516         | 10.813        |                                                        | -         | -             | -            | -             | 1.775        |              |
| <b>TOTAL</b>                                                            |                             | <b>14.553</b>                         | <b>0</b>  | <b>145.646</b> | <b>11.808</b> | <b>137.227</b> | <b>13.662</b> | <b>23.768</b>             | <b>0</b>  | <b>69.912</b> | <b>3.455</b> | <b>46.364</b> | <b>14.424</b> |                                                        | <b>0</b>  |               | <b>1.811</b> | <b>4.768</b>  | <b>2.154</b> | <b>3.872</b> |
| Securitisation and re-securitisations positions deducted from capital * |                             | -                                     | -         | -              | -             | 132            | -             | -                         | -         | -             | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |              |

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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012) | Exposure values (as of 31/12/2012) ** |           |                |               |                |               | RWA (as of 31/12/2012) ** |           |               |              |               |               | Value adjustments and provisions (as of 31/12/2012) ** |           |               |              |               |              |              |
|-------------------------------------------------------------------------|-----------------------------|---------------------------------------|-----------|----------------|---------------|----------------|---------------|---------------------------|-----------|---------------|--------------|---------------|---------------|--------------------------------------------------------|-----------|---------------|--------------|---------------|--------------|--------------|
|                                                                         |                             | F-IRB                                 |           | A-IRB          |               | STA            |               | F-IRB                     |           | A-IRB         |              | STA           |               | F-IRB                                                  |           | A-IRB         |              | STA           |              |              |
|                                                                         |                             | Non-defaulted                         | Defaulted | Non-defaulted  | Defaulted     | Non-defaulted  | Defaulted     | Non-defaulted             | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted     | Non-defaulted                                          | Defaulted | Non-defaulted | Defaulted    | Non-defaulted | Defaulted    |              |
| Central banks and central governments                                   |                             | -                                     | -         | -              | -             | 58.551         | 77            | -                         | -         | -             | -            | 1.916         | 115           |                                                        | -         | -             | -            | -             | 1            |              |
| Institutions                                                            |                             | -                                     | -         | -              | -             | 10.979         | 71            | -                         | -         | -             | -            | 2.674         | 75            |                                                        | -         | -             | -            | -             | 26           |              |
| Corporates                                                              |                             | -                                     | -         | 40.767         | 7.463         | 21.722         | 1.876         | -                         | -         | 37.457        | 2.736        | 19.309        | 1.997         |                                                        | -         | -             | 3.398        |               | 1.336        |              |
| Corporates - Of Which: Specialised Lending                              |                             | -                                     | -         | -              | -             | 7.560          | 61            | -                         | -         | -             | -            | 6.232         | 61            |                                                        | -         | -             | -            | -             | 67           |              |
| Corporates - Of Which: SME                                              |                             | -                                     | -         | 13.089         | 4.637         | 3.696          | 1.224         | -                         | -         | 12.007        | 1.186        | 3.318         | 1.316         |                                                        | -         | -             | 2.223        |               | 787          |              |
| Retail                                                                  |                             | -                                     | -         | 101.254        | 4.278         | 32.798         | 1.565         | -                         | -         | 28.987        | 709          | 14.670        | 1.411         |                                                        | -         | -             | 1.354        |               | 728          |              |
| Retail - Secured on real estate property                                | 60.0%                       | -                                     | -         | 88.807         | 3.752         | 25.408         | 1.473         | -                         | -         | 23.413        | 650          | 10.086        | 1.315         |                                                        | -         | -             | 961          |               | 596          |              |
| Retail - Secured on real estate property - Of Which: SME                | 67.0%                       | -                                     | -         | 23.457         | 2.175         | 4.161          | 702           | -                         | -         | 8.525         | 346          | 1.916         | 696           |                                                        | -         | -             | 645          |               | 285          |              |
| Retail - Secured on real estate property - Of Which: non-SME            | 57.0%                       | -                                     | -         | 65.350         | 1.577         | 21.247         | 770           | -                         | -         | 14.888        | 304          | 8.169         | 619           |                                                        | -         | -             | 316          |               | 311          |              |
| Retail - Qualifying Revolving                                           |                             | -                                     | -         | 2.797          | 6             | 213            | 10            | -                         | -         | 675           | 0            | 160           | 10            |                                                        | -         | -             | 3            |               | 7            |              |
| Retail - Other Retail                                                   |                             | -                                     | -         | 9.650          | 520           | 7.176          | 82            | -                         | -         | 4.899         | 59           | 4.425         | 86            |                                                        | -         | -             | 390          |               | 125          |              |
| Retail - Other Retail - Of Which: SME                                   |                             | -                                     | -         | 6.157          | 424           | 1.305          | 54            | -                         | -         | 3.362         | 50           | 969           | 57            |                                                        | -         | -             | 315          |               | 77           |              |
| Retail - Other Retail - Of Which: non-SME                               |                             | -                                     | -         | 3.493          | 97            | 5.871          | 28            | -                         | -         | 1.537         | 9            | 3.456         | 29            |                                                        | -         | -             | 75           |               | 49           |              |
| Equity                                                                  |                             | 13.532                                | -         | 13             | -             | -              | -             | 22.593                    | -         | 109           | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |              |
| Securitisation                                                          |                             | -                                     | -         | -              | -             | 2.232          | -             | -                         | -         | 1.147         | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |              |
| Other non-credit obligation assets                                      |                             | -                                     | -         | -              | -             | 7.140          | 10.057        | -                         | -         | -             | -            | 5.516         | 10.813        |                                                        | -         | -             | -            | -             | 1.775        |              |
| <b>TOTAL</b>                                                            |                             | <b>13.532</b>                         | <b>0</b>  | <b>142.033</b> | <b>11.742</b> | <b>133.423</b> | <b>13.646</b> | <b>22.593</b>             | <b>0</b>  | <b>67.701</b> | <b>3.445</b> | <b>44.085</b> | <b>14.411</b> |                                                        | <b>0</b>  |               | <b>1.811</b> | <b>4.753</b>  | <b>2.154</b> | <b>3.866</b> |
| Securitisation and re-securitisations positions deducted from capital * |                             | -                                     | -         | -              | -             | 71             | -             | -                         | -         | -             | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |              |

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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
| <b>TOTAL</b>                                                            |                                                              | 0                                     | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             |           |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

\* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
| <b>TOTAL</b>                                                            |                                                              | 0                                     | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             |           |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

\* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
- \* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|-------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--------------------------------------------------------|-----------|---------------|-----------|---------------|-----------|
|                                                                         |                                                              | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB                                                  |           | A-IRB         |           | STA           |           |
|                                                                         |                                                              | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted                                          | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

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\*\* As explained in the Guidelines

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|-------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--------------------------------------------------------|-----------|---------------|-----------|---------------|-----------|
|                                                                         |                                                              | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB                                                  |           | A-IRB         |           | STA           |           |
|                                                                         |                                                              | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted                                          | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

\* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
| <b>TOTAL</b>                                                            |                                                              | <b>0</b>                              | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                                               | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      |           |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | /                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

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

\*\* As explained in the Guidelines

| Counterparty Country <sup>(1)</sup>                                     | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |
|-------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--------------------------------------------------------|-----------|---------------|-----------|---------------|-----------|
|                                                                         |                                                              | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB                                                  |           | A-IRB         |           | STA           |           |
|                                                                         |                                                              | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted                                          | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         |
| <b>TOTAL</b>                                                            |                                                              | <b>0</b>                              | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                                               | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      |           |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | /                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

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

\*\* As explained in the Guidelines

| Counterparty Country <sup>(1)</sup>                                      | LTV % ** (as of 31/12/2012)                                  | Exposure values (as of 31/12/2012) ** |           |               |           |               |           | RWA (as of 31/12/2012) ** |           |               |           |               |           | Value adjustments and provisions (as of 31/12/2012) ** |           |               |           |               |           |   |
|--------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------|-----------|---------------|-----------|---------------|-----------|---------------------------|-----------|---------------|-----------|---------------|-----------|--------------------------------------------------------|-----------|---------------|-----------|---------------|-----------|---|
|                                                                          |                                                              | F-IRB                                 |           | A-IRB         |           | STA           |           | F-IRB                     |           | A-IRB         |           | STA           |           | F-IRB                                                  |           | A-IRB         |           | STA           |           |   |
|                                                                          |                                                              | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted             | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted                                          | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |   |
| #N/A                                                                     | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Secured on real estate property                     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Secured on real estate property - Of Which: SME     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Secured on real estate property - Of Which: non-SME | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Securitisations                                              | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
| <b>TOTAL</b>                                                             |                                                              | <b>0</b>                              | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                  | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>                                               | <b>0</b>  | <b>0</b>      | <b>0</b>  | <b>0</b>      | <b>0</b>  |   |
| Securitisations and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |

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

| 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>                                   |                             | -                                     | -         | -              | -             | 64.122         | 104           | -                         | -         | -             | -            | 1.986         | 128           |                                                        | -         | -             | -            | -             | 23           |
| <b>Institutions</b>                                                            |                             | -                                     | -         | -              | -             | 10.433         | 58            | -                         | -         | -             | -            | 2.025         | 56            |                                                        | -         | -             | -            | -             | 40           |
| <b>Corporates</b>                                                              |                             | -                                     | -         | 41.590         | 14.408        | 19.679         | 342           | -                         | -         | 34.635        | 1.539        | 17.651        | 343           |                                                        | -         | -             | 6.814        | -             | 393          |
| Corporates - Of Which: Specialised Lending                                     |                             | -                                     | -         | -              | -             | 8.926          | 146           | -                         | -         | -             | -            | 7.618         | 148           |                                                        | -         | -             | -            | -             | 198          |
| Corporates - Of Which: SME                                                     |                             | -                                     | -         | 12.545         | 9.118         | 1.720          | 153           | -                         | -         | 8.536         | 955          | 1.533         | 152           |                                                        | -         | -             | 4.257        | -             | 153          |
| <b>Retail</b>                                                                  |                             | -                                     | -         | 98.912         | 7.850         | 30.986         | 1.189         | -                         | -         | 24.099        | 682          | 12.934        | 1.000         |                                                        | -         | -             | 2.000        | -             | 532          |
| Retail - Secured on real estate property                                       | 59.0%                       | -                                     | -         | 87.064         | 7.163         | 22.877         | 1.145         | -                         | -         | 19.102        | 638          | 8.765         | 953           |                                                        | -         | -             | 1.554        | -             | 416          |
| Retail - Secured on real estate property - Of Which: SME                       | 64.0%                       | -                                     | -         | 24.325         | 3.526         | 3.672          | 239           | -                         | -         | 7.379         | 304          | 1.522         | 218           |                                                        | -         | -             | 927          | -             | 87           |
| Retail - Secured on real estate property - Of Which: non-SME                   | 57.0%                       | -                                     | -         | 62.740         | 3.637         | 19.205         | 906           | -                         | -         | 11.705        | 333          | 7.243         | 736           |                                                        | -         | -             | 627          | -             | 330          |
| Retail - Qualifying Revolving                                                  |                             | -                                     | -         | 2.814          | 10            | 219            | 4             | -                         | -         | 731           | 0            | 164           | 4             |                                                        | -         | -             | 6            | -             | 11           |
| Retail - Other Retail                                                          |                             | -                                     | -         | 9.034          | 677           | 7.890          | 40            | -                         | -         | 4.266         | 44           | 4.005         | 42            |                                                        | -         | -             | 440          | -             | 105          |
| Retail - Other Retail - Of Which: SME                                          |                             | -                                     | -         | 6.105          | 545           | 1.200          | 18            | -                         | -         | 3.168         | 42           | 1.001         | 20            |                                                        | -         | -             | 355          | -             | 36           |
| Retail - Other Retail - Of Which: non-SME                                      |                             | -                                     | -         | 2.928          | 131           | 6.690          | 22            | -                         | -         | 1.099         | 3            | 3.005         | 23            |                                                        | -         | -             | 85           | -             | 69           |
| <b>Equity</b>                                                                  |                             | 14.919                                | -         | 39             | -             | -              | -             | 26.198                    | -         | 163           | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |
| <b>Securitisation</b>                                                          |                             | -                                     | -         | 62             | -             | 2.867          | -             | -                         | -         | -             | -            | 1.571         | -             |                                                        | -         | -             | -            | -             | -            |
| <b>Other non-credit obligation assets</b>                                      |                             | -                                     | -         | -              | -             | 11.906         | 9.243         | -                         | -         | -             | -            | 10.033        | 10.105        |                                                        | -         | -             | -            | -             | 1.389        |
| <b>TOTAL</b>                                                                   |                             | <b>14.919</b>                         | <b>0</b>  | <b>140.603</b> | <b>22.258</b> | <b>139.992</b> | <b>10.935</b> | <b>26.198</b>             | <b>0</b>  | <b>58.898</b> | <b>2.221</b> | <b>46.200</b> | <b>11.631</b> |                                                        | <b>0</b>  | <b>2.313</b>  | <b>8.814</b> | <b>3.131</b>  | <b>2.377</b> |
| <b>Securitisation and re-securitisations positions deducted from capital *</b> |                             | -                                     | -         | 21             | -             | 93             | -             | -                         | -         | -             | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |

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>                                   |                             | -                                     | -         | -              | -             | 63.654         | 104           | -                         | -         | -             | -            | 1.986         | 128           |                                                        | -         | -             | -            | -             | 23           |
| <b>Institutions</b>                                                            |                             | -                                     | -         | -              | -             | 9.330          | 58            | -                         | -         | -             | -            | 1.758         | 56            |                                                        | -         | -             | -            | -             | 40           |
| <b>Corporates</b>                                                              |                             | -                                     | -         | 39.346         | 14.347        | 17.812         | 325           | -                         | -         | 32.923        | 1.532        | 15.827        | 326           |                                                        | -         | -             | 6.798        | -             | 384          |
| Corporates - Of Which: Specialised Lending                                     |                             | -                                     | -         | -              | -             | 7.415          | 143           | -                         | -         | -             | -            | 6.147         | 145           |                                                        | -         | -             | -            | -             | 193          |
| Corporates - Of Which: SME                                                     |                             | -                                     | -         | 12.416         | 9.087         | 1.705          | 139           | -                         | -         | 8.448         | 951          | 1.518         | 138           |                                                        | -         | -             | 4.248        | -             | 148          |
| <b>Retail</b>                                                                  |                             | -                                     | -         | 97.836         | 7.775         | 30.531         | 1.170         | -                         | -         | 23.803        | 676          | 12.566        | 985           |                                                        | -         | -             | 1.983        | -             | 526          |
| Retail - Secured on real estate property                                       | 59.0%                       | -                                     | -         | 86.038         | 7.089         | 22.741         | 1.127         | -                         | -         | 18.834        | 632          | 8.716         | 939           |                                                        | -         | -             | 1.537        | -             | 411          |
| Retail - Secured on real estate property - Of Which: SME                       | 64.0%                       | -                                     | -         | 24.271         | 3.525         | 3.667          | 238           | -                         | -         | 7.369         | 304          | 1.520         | 217           |                                                        | -         | -             | 926          | -             | 86           |
| Retail - Secured on real estate property - Of Which: non-SME                   | 57.0%                       | -                                     | -         | 61.767         | 3.563         | 19.075         | 889           | -                         | -         | 11.466        | 327          | 7.196         | 722           |                                                        | -         | -             | 611          | -             | 324          |
| Retail - Qualifying Revolving                                                  |                             | -                                     | -         | 2.798          | 10            | 218            | 4             | -                         | -         | 727           | 0            | 164           | 4             |                                                        | -         | -             | 6            | -             | 11           |
| Retail - Other Retail                                                          |                             | -                                     | -         | 8.999          | 676           | 7.571          | 39            | -                         | -         | 4.242         | 44           | 3.686         | 42            |                                                        | -         | -             | 440          | -             | 105          |
| Retail - Other Retail - Of Which: SME                                          |                             | -                                     | -         | 6.082          | 545           | 881            | 18            | -                         | -         | 3.146         | 42           | 682           | 20            |                                                        | -         | -             | 355          | -             | 36           |
| Retail - Other Retail - Of Which: non-SME                                      |                             | -                                     | -         | 2.917          | 131           | 6.690          | 21            | -                         | -         | 1.096         | 3            | 3.004         | 22            |                                                        | -         | -             | 85           | -             | 69           |
| <b>Equity</b>                                                                  |                             | 13.342                                | -         | 39             | -             | -              | -             | 24.141                    | -         | 163           | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |
| <b>Securitisation</b>                                                          |                             | -                                     | -         | 62             | -             | 2.830          | -             | -                         | -         | -             | -            | 1.512         | -             |                                                        | -         | -             | -            | -             | -            |
| <b>Other non-credit obligation assets</b>                                      |                             | -                                     | -         | -              | -             | 11.906         | 9.243         | -                         | -         | -             | -            | 10.033        | 10.105        |                                                        | -         | -             | -            | -             | 1.389        |
| <b>TOTAL</b>                                                                   |                             | <b>13.342</b>                         | <b>0</b>  | <b>137.284</b> | <b>22.122</b> | <b>136.063</b> | <b>10.900</b> | <b>24.141</b>             | <b>0</b>  | <b>56.889</b> | <b>2.208</b> | <b>43.680</b> | <b>11.600</b> |                                                        | <b>0</b>  | <b>2.313</b>  | <b>8.780</b> | <b>3.131</b>  | <b>2.362</b> |
| <b>Securitisation and re-securitisations positions deducted from capital *</b> |                             | -                                     | -         | 21             | -             | 60             | -             | -                         | -         | -             | -            | -             | -             |                                                        | -         | -             | -            | -             | -            |

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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
| <b>TOTAL</b>                                                            |                                                              | 0                                     | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             |           |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

\* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
| <b>TOTAL</b>                                                            |                                                              | 0                                     | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             |           |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

\* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
- \* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
- \* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

\* 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 |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         |
|                                                                         | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             |           |

Notes and definitions

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

\* 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 |   |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
| <b>TOTAL</b>                                                            |                                                              | 0                                     | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | -         | 0             | -         | 0             | -         | 0 |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         | - |

Notes and definitions

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

\* 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 |   |
| #N/A                                                                    | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Secured on real estate property                     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Secured on real estate property - Of Which: SME     | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Secured on real estate property - Of Which: non-SME | 0,0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Securitisation                                               | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
|                                                                         | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | -         | -             | -         | - |
| <b>TOTAL</b>                                                            |                                                              | 0                                     | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | -         | 0             | -         | 0             | -         | 0 |
| Securitisation and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | -         | -             | -         | -             | -         | - |

Notes and definitions

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

\* 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 |   |
| #N/A                                                                     | Central banks and central governments                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Institutions                                                 | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Corporates                                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Corporates - Of Which: Specialised Lending                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Corporates - Of Which: SME                                   | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Secured on real estate property                     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Secured on real estate property - Of Which: SME     | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Secured on real estate property - Of Which: non-SME | 0.0%                                  | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Qualifying Revolving                                | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Other Retail                                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Other Retail - Of Which: SME                        | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Retail - Other Retail - Of Which: non-SME                    | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Equity                                                       | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Securitisations                                              | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | Other non-credit obligation assets                           | /                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |
|                                                                          | <b>TOTAL</b>                                                 |                                       | 0         | 0             | 0         | 0             | 0         | 0                         | 0         | 0             | 0         | 0             | 0         | 0                                                      | 0         | 0             | 0         | 0             | 0         | 0 |
| Securitisations and re-securitisations positions deducted from capital * | /                                                            | -                                     | -         | -             | -         | -             | -         | -                         | -         | -             | -         | -             | -         | -                                                      | /         | -             | /         | -             | /         | - |

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

Explanatory footnotes  
 To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.

### 3. SECURITISATION SUMMARY

ES062

CAJA DE AHORROS Y PENSIONES DE BARCELONA

(in million Euro)

|                                          | Exposure Value as of 31/12/2012 | Exposure Value as of 30/06/2013 |
|------------------------------------------|---------------------------------|---------------------------------|
| Banking Book                             | 2.432                           | 3.042                           |
| Trading Book (excl. correlation trading) | 0                               | 0                               |
| Correlation Trading Portfolio            | 0                               | 0                               |
| <b>Total</b>                             | <b>2.432</b>                    | <b>3.042</b>                    |

#### Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.

#### 4. MARKET RISK

ES062

CAJA DE AHORROS Y PENSIONES DE BARCELONA

(in million Euro)

|                          | 31/12/2012                 |       | 30/06/2013                 |       |
|--------------------------|----------------------------|-------|----------------------------|-------|
|                          | TOTAL RISK EXPOSURE AMOUNT |       | TOTAL RISK EXPOSURE AMOUNT |       |
|                          | SA                         | IM    | SA                         | IM    |
| Traded Debt Instruments  | 0                          | 1.126 | 0                          | 1.112 |
| TDI - General risk       | 0                          | 1.126 | 0                          | 1.112 |
| TDI - Specific risk      | 0                          | 0     | 0                          | 0     |
| Equities                 | 2                          | 228   | 2                          | 1.298 |
| Equities - General risk  | 2                          | 228   | 2                          | 1.298 |
| Equities - Specific risk | 0                          | 0     | 0                          | 0     |
| Foreign exchange risk    | 0                          | 283   | 612                        | 190   |
| Commodities risk         | 0                          | 0     | 0                          | 0     |

#### Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.

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

as of 31 December 2012

ES062

CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                  | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet) |
|------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------|----------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                           |                            |                                                                                    |                                                            |          | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |                                                                           |
|                        |                  | of which: loans and advances                                                                                                                                                   | of which: AFS banking book | of which: FVO<br>(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                                                                                                            |                                                                           |
| [ 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 ]             | Belgium          | 0                                                                                                                                                                              | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |                                                                           |
| [ 3M - 1Y ]            |                  | 1                                                                                                                                                                              | 0                          | 1                                                                                  | 0                                                          | 0        | 1                                                                                                            | 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 ]         |                  | 1                                                                                                                                                                              | 0                          | 1                                                                                  | 0                                                          | 0        | 1                                                                                                            | 0                                                                                                            |                                                                           |
| <b>Total</b>           |                  | <b>2</b>                                                                                                                                                                       | <b>0</b>                   | <b>2</b>                                                                           | <b>0</b>                                                   | <b>0</b> | <b>2</b>                                                                                                     | <b>0</b>                                                                                                     |                                                                           |
| [ 0 - 3M ]             | Bulgaria         | 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 ]             | Cyprus           | 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>                                                                                                     |                                                                           |



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

as of 31 December 2012

ES062  
CAJA DE AHORROS Y PENSIONES DE BARCELONA

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

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

as of 31 December 2012

ES062  
CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                  | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet)                                    |
|------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------|----------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                          |                              |            |                            |                                                                                 |                                                            | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |
|                        |                  |                                                                                                                                                                               | 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 ]             | France           | 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 ]            |                  | 365                                                                                                                                                                           | 0                            | 365        | 364                        | 0                                                                               | 1                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 0                                                                                                                                                                             | 0                            | 0          | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                  | 0                                                                                                                                                                             | 0                            | 0          | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| <b>Total</b>           |                  | <b>365</b>                                                                                                                                                                    | <b>0</b>                     | <b>365</b> | <b>364</b>                 | <b>0</b>                                                                        | <b>1</b>                                                   | <b>0</b>                                                                                                     | <b>0</b>                                                                                                     |
| [ 0 - 3M ]             | Germany          | 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 ]            |                  | 76                                                                                                                                                                            | 0                            | 76         | 75                         | 0                                                                               | 1                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 0                                                                                                                                                                             | 0                            | 0          | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                  | 0                                                                                                                                                                             | 0                            | 0          | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| <b>Total</b>           |                  | <b>76</b>                                                                                                                                                                     | <b>0</b>                     | <b>76</b>  | <b>75</b>                  | <b>0</b>                                                                        | <b>1</b>                                                   | <b>0</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 31 December 2012

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CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                     |                                                                                      |                                 |                                                                                                                                                                                  |                               |                                                                                             |                                                               |                                                                                                                    |                                                                                                                    |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is a maturity matching) <sup>(1)</sup> |                               |                                                                                             |                                                               | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>                                                     | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |
|                        |                     |                                                                                      | of which: loans and<br>advances |                                                                                                                                                                                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup> | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             | Iceland             | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Ireland             | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 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 ]             | Italy               | 7                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 5                                                                                    | 0                               | 5                                                                                                                                                                                | 0                             | 0                                                                                           | 5                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 38                                                                                   | 0                               | 21                                                                                                                                                                               | 0                             | 0                                                                                           | 21                                                            | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 12                                                                                   | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 30                                                                                   | 0                               | 7                                                                                                                                                                                | 0                             | 0                                                                                           | 7                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 53                                                                                   | 0                               | 15                                                                                                                                                                               | 0                             | 0                                                                                           | 0                                                             | 38                                                                                                                 | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 21                                                                                   | 0                               | 15                                                                                                                                                                               | 0                             | 0                                                                                           | 10                                                            | 5                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>165</b>                                                                           | <b>0</b>                        | <b>63</b>                                                                                                                                                                        | <b>0</b>                      | <b>0</b>                                                                                    | <b>43</b>                                                     | <b>43</b>                                                                                                          | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Latvia              | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |

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

as of 31 December 2012

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CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                  | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet) |
|------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                           |                              | NET DIRECT POSITIONS       |                                                                                    |                                                            | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |                                                                           |
|                        |                  |                                                                                                                                                                                | of which: loans and advances | of which: AFS banking book | of which: FVO<br>(designated at fair value through profit&loss) banking book (FVO) | of which: Financial assets held for trading <sup>(2)</sup> |                                                                                                              |                                                                                                              |                                                                           |
| [ 0 - 3M ]             | Liechtenstein    | 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 ]             | Lithuania        | 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 ]             | Luxembourg       | 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 ]             | Malta            | 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>                                                                                                     |                                                                           |

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

as of 31 December 2012

ES062  
CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                  | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet)                                    |
|------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------|----------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                          |                              |          |                            |                                                                                    |                                                            | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |
|                        |                  |                                                                                                                                                                               | of which: loans and advances |          | of which: AFS banking book | of which: FVO<br>(designated at fair value through profit&loss) banking book (FVO) | of which: Financial assets held for trading <sup>(2)</sup> |                                                                                                              |                                                                                                              |
| [ 0 - 3M ]             | Netherlands      | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 1                                                                                                                                                                             | 0                            | 1        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 1                                                          | 0                                                                                                            | 0                                                                                                            |
| <b>Total</b>           |                  | <b>1</b>                                                                                                                                                                      | <b>0</b>                     | <b>1</b> | <b>0</b>                   | <b>0</b>                                                                           | <b>1</b>                                                   | <b>0</b>                                                                                                     | <b>0</b>                                                                                                     |
| [ 0 - 3M ]             | Norway           | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| <b>Total</b>           |                  | <b>0</b>                                                                                                                                                                      | <b>0</b>                     | <b>0</b> | <b>0</b>                   | <b>0</b>                                                                           | <b>0</b>                                                   | <b>0</b>                                                                                                     | <b>0</b>                                                                                                     |
| [ 0 - 3M ]             | Poland           | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 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 ]             | Portugal         | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0        | 0                          | 0                                                                                  | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 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

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CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                     |                                                                                      |                                 |                                                                                                                                                                                  |                               |                                                                                             |                                                               |                                                                                                                    |                                                                                                                    |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is a maturity matching) <sup>(1)</sup> |                               |                                                                                             |                                                               | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>                                                     | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |
|                        |                     |                                                                                      | of which: loans and<br>advances |                                                                                                                                                                                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup> | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             | Romania             | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Slovakia            | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Slovenia            | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Spain               | 2.896                                                                                | 1.853                           | 2.869                                                                                                                                                                            | 1.010                         | 0                                                                                           | 9                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 4.913                                                                                | 898                             | 4.509                                                                                                                                                                            | 2.063                         | 0                                                                                           | 0                                                             | -0                                                                                                                 | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 5.866                                                                                | 692                             | 5.748                                                                                                                                                                            | 1.470                         | 0                                                                                           | 97                                                            | -1                                                                                                                 | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 8.252                                                                                | 655                             | 8.132                                                                                                                                                                            | 5.330                         | 0                                                                                           | 0                                                             | -1                                                                                                                 | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 7.006                                                                                | 4.472                           | 6.900                                                                                                                                                                            | 2.446                         | 0                                                                                           | 14                                                            | -39                                                                                                                | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 4.785                                                                                | 2.672                           | 4.653                                                                                                                                                                            | 2.079                         | 0                                                                                           | 0                                                             | -64                                                                                                                | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 2.733                                                                                | 1.929                           | 2.290                                                                                                                                                                            | 293                           | 0                                                                                           | 18                                                            | 54                                                                                                                 | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>36.450</b>                                                                        | <b>13.171</b>                   | <b>35.100</b>                                                                                                                                                                    | <b>14.692</b>                 | <b>0</b>                                                                                    | <b>139</b>                                                    | <b>-50</b>                                                                                                         | <b>0</b>                                                                                                           |

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

as of 31 December 2012

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

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| (in million Euro)      |                  | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet) |
|------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                          |                              | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup> |                            |                                                                                 | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |                                                                           |
|                        |                  |                                                                                                                                                                               | 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 ]             | Hong Kong        | 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 ]             | Japan            | 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 ]             | U.S.             | 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 ]             | Switzerland      | 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>                                                                                                     |                                                                           |



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

as of 31 December 2012

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| (in million Euro)      |                                                    | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet)                                    |
|------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region                                   | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                          |                              | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup> |                            |                                                                                 |                                                            | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |
|                        |                                                    |                                                                                                                                                                               | 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 ]             | Other advanced economies non EEA                   | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| <b>Total</b>           |                                                    | <b>0</b>                                                                                                                                                                      | <b>0</b>                     | <b>0</b>                                                                                                                                                                      | <b>0</b>                   | <b>0</b>                                                                        | <b>0</b>                                                   | <b>0</b>                                                                                                     | <b>0</b>                                                                                                     |
| [ 0 - 3M ]             | Other Central and Eastern Europe countries non EEA | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                                                    | 0                                                                                                                                                                             | 0                            | 0                                                                                                                                                                             | 0                          | 0                                                                               | 0                                                          | 0                                                                                                            | 0                                                                                                            |
| <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 ]             | 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                    | 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

ES062  
CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                     |                                                                                      |                                 |                                                                                                                                                                                  |                               |                                                                                             |                                                               |                                                                                                                    |                                                                                                                    |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is a maturity matching) <sup>(1)</sup> |                               |                                                                                             |                                                               | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>                                                     | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |
|                        |                     |                                                                                      | of which: loans and<br>advances |                                                                                                                                                                                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup> | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             | Africa              | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 21                                                                                   | 21                              | 21                                                                                                                                                                               | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 1                                                                                    | 0                               | 1                                                                                                                                                                                | 1                             | 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>22</b>                                                                            | <b>21</b>                       | <b>22</b>                                                                                                                                                                        | <b>1</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 ]            |                     | 18                                                                                   | 18                              | 18                                                                                                                                                                               | 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>18</b>                                                                            | <b>18</b>                       | <b>18</b>                                                                                                                                                                        | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| <b>TOTAL EEA 30</b>    |                     | <b>37.095</b>                                                                        | <b>13.171</b>                   | <b>35.643</b>                                                                                                                                                                    | <b>15.130</b>                 | <b>0</b>                                                                                    | <b>222</b>                                                    | <b>-7</b>                                                                                                          | <b>0</b>                                                                                                           |

### Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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

ES062  
CAJA DE AHORROS Y PENSIONES DE BARCELONA

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

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CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                  | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet) |
|------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                          |                              | NET DIRECT POSITIONS       |                                                                                    |                                                            | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |                                                                           |
|                        |                  |                                                                                                                                                                               | of which: loans and advances | of which: AFS banking book | of which: FVO<br>(designated at fair value through profit&loss) banking book (FVO) | of which: Financial assets held for trading <sup>(2)</sup> |                                                                                                              |                                                                                                              |                                                                           |
| [ 0 - 3M ]             | Czech Republic   | 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 ]             | Denmark          | 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 ]             | Estonia          | 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 ]             | Finland          | 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>                                                                                                     |                                                                           |

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

as of 30 June 2013

ES062  
CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                     |                                                                                      |                                 |                                                                                                                                                                                  |                               |                                                                                             |                                                               |                                                                                                                    |                                                                                                                    |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is a maturity matching) <sup>(1)</sup> |                               |                                                                                             |                                                               | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>                                                     | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |
|                        |                     |                                                                                      | of which: loans and<br>advances |                                                                                                                                                                                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup> | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             | France              | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 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 ]            |                     | 362                                                                                  | 0                               | 362                                                                                                                                                                              | 361                           | 0                                                                                           | 1                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>362</b>                                                                           | <b>0</b>                        | <b>362</b>                                                                                                                                                                       | <b>361</b>                    | <b>0</b>                                                                                    | <b>1</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Germany             | 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 ]            |                     | 75                                                                                   | 0                               | 75                                                                                                                                                                               | 74                            | 0                                                                                           | 1                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | -0                                                                                                                 | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>75</b>                                                                            | <b>0</b>                        | <b>75</b>                                                                                                                                                                        | <b>74</b>                     | <b>0</b>                                                                                    | <b>1</b>                                                      | <b>-0</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

ES062  
CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                     |                                                                                      |                                 |                                                                                                                                                                                  |                               |                                                                                             |                                                               |                                                                                                                    |                                                                                                                    |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is a maturity matching) <sup>(1)</sup> |                               |                                                                                             |                                                               | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>                                                     | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |
|                        |                     |                                                                                      | of which: loans and<br>advances |                                                                                                                                                                                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup> | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             | Iceland             | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Ireland             | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 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 ]             | Italy               | 5                                                                                    | 0                               | 5                                                                                                                                                                                | 0                             | 0                                                                                           | 5                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 19                                                                                   | 0                               | 19                                                                                                                                                                               | 0                             | 0                                                                                           | 19                                                            | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 22                                                                                   | 0                               | 5                                                                                                                                                                                | 0                             | 0                                                                                           | 5                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 31                                                                                   | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 7                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | -8                                                                                                                 | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 26                                                                                   | 0                               | 6                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 15                                                                                                                 | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | -0                                                            | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>109</b>                                                                           | <b>0</b>                        | <b>35</b>                                                                                                                                                                        | <b>0</b>                      | <b>0</b>                                                                                    | <b>29</b>                                                     | <b>7</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Latvia              | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |

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

as of 30 June 2013

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CAJA DE AHORROS Y PENSIONES DE BARCELONA

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

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| (in million Euro)      |                  | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet)                                    |
|------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------|----------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                          |                              |                            |                                                                                    |                                                            |          | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |
|                        |                  |                                                                                                                                                                               | of which: loans and advances | of which: AFS banking book | of which: FVO<br>(designated at fair value through profit&loss) banking book (FVO) | of which: Financial assets held for trading <sup>(2)</sup> |          |                                                                                                              |                                                                                                              |
| [ 0 - 3M ]             | Netherlands      | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| <b>Total</b>           |                  | <b>0</b>                                                                                                                                                                      | <b>0</b>                     | <b>0</b>                   | <b>0</b>                                                                           | <b>0</b>                                                   | <b>0</b> | <b>0</b>                                                                                                     | <b>0</b>                                                                                                     |
| [ 0 - 3M ]             | Norway           | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 10Y - more ]         |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| <b>Total</b>           |                  | <b>0</b>                                                                                                                                                                      | <b>0</b>                     | <b>0</b>                   | <b>0</b>                                                                           | <b>0</b>                                                   | <b>0</b> | <b>0</b>                                                                                                     | <b>0</b>                                                                                                     |
| [ 0 - 3M ]             | Poland           | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 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 ]             | Portugal         | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 3M - 1Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 1Y - 2Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 2Y - 3Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 3Y - 5Y ]            |                  | 0                                                                                                                                                                             | 0                            | 0                          | 0                                                                                  | 0                                                          | 0        | 0                                                                                                            | 0                                                                                                            |
| [ 5Y - 10Y ]           |                  | 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)

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| (in million Euro)      |                     |                                                                                      |                                 |                                                                                                                                                                                  |                               |                                                                                             |                                                               |                                                                                                                    |                                                                                                                    |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is a maturity matching) <sup>(1)</sup> |                               |                                                                                             |                                                               | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>                                                     | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |
|                        |                     |                                                                                      | of which: loans and<br>advances |                                                                                                                                                                                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup> | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             | Romania             | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Slovakia            | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Slovenia            | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>0</b>                                                                             | <b>0</b>                        | <b>0</b>                                                                                                                                                                         | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| [ 0 - 3M ]             | Spain               | 1.267                                                                                | 945                             | 1.127                                                                                                                                                                            | 221                           | 0                                                                                           | 0                                                             | 3                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 7.051                                                                                | 2.409                           | 6.599                                                                                                                                                                            | 3.038                         | 0                                                                                           | 27                                                            | 23                                                                                                                 | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 12.331                                                                               | 855                             | 12.260                                                                                                                                                                           | 5.330                         | 0                                                                                           | 138                                                           | -54                                                                                                                | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 5.995                                                                                | 715                             | 5.894                                                                                                                                                                            | 3.847                         | 0                                                                                           | 0                                                             | 241                                                                                                                | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 3.729                                                                                | 1.616                           | 3.572                                                                                                                                                                            | 1.251                         | 0                                                                                           | 420                                                           | -744                                                                                                               | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 5.463                                                                                | 2.073                           | 5.350                                                                                                                                                                            | 3.188                         | 0                                                                                           | 56                                                            | -101                                                                                                               | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 3.589                                                                                | 1.890                           | 3.403                                                                                                                                                                            | 1.539                         | 0                                                                                           | 16                                                            | -42                                                                                                                | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>39.424</b>                                                                        | <b>10.504</b>                   | <b>38.205</b>                                                                                                                                                                    | <b>18.414</b>                 | <b>0</b>                                                                                    | <b>658</b>                                                    | <b>-674</b>                                                                                                        | <b>0</b>                                                                                                           |

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

as of 30 June 2013

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

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

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CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                                                    | NET DIRECT POSITIONS<br>(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><br>(on and off balance sheet) |
|------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country / Region                                   | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup>                                                                                          |          | NET DIRECT POSITIONS       |                                                                                    |                                                            | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) | Net position at fair values<br>(Derivatives with positive fair value + Derivatives with negative fair value) |                                                                           |
|                        |                                                    | of which: loans and advances                                                                                                                                                  |          | of which: AFS banking book | of which: FVO<br>(designated at fair value through profit&loss) banking book (FVO) | of which: Financial assets held for trading <sup>(2)</sup> |                                                                                                              |                                                                                                              |                                                                           |
| [ 0 - 3M ]             | Other advanced economies non EEA                   | 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 ]             | Other Central and eastern Europe countries non EEA | 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 ]             | 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                    | 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>                                                                                                     |                                                                           |

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

as of 30 June 2013

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CAJA DE AHORROS Y PENSIONES DE BARCELONA

| (in million Euro)      |                     |                                                                                      |                                 |                                                                                                                                                                                  |                               |                                                                                             |                                                               |                                                                                                                    |                                                                                                                    |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Residual Maturity<br>↓ | Country /<br>Region | GROSS DIRECT LONG EXPOSURES<br>(accounting value gross of provisions) <sup>(1)</sup> |                                 | NET DIRECT POSITIONS<br>(gross exposures (long) net of cash short positions of sovereign debt to other counterparties only<br>where there is a maturity matching) <sup>(1)</sup> |                               |                                                                                             |                                                               | DIRECT SOVEREIGN<br>EXPOSURES IN<br>DERIVATIVES <sup>(1)</sup>                                                     | INDIRECT SOVEREIGN<br>EXPOSURES <sup>(3)</sup><br>(on and off balance sheet)                                       |
|                        |                     |                                                                                      | of which: loans and<br>advances |                                                                                                                                                                                  | of which: AFS banking<br>book | of which: FVO<br>(designated at fair value<br>through profit&loss)<br>banking book<br>(FVO) | of which: Financial assets<br>held for trading <sup>(2)</sup> | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) | Net position at fair values<br>(Derivatives with positive fair<br>value + Derivatives with<br>negative fair value) |
| [ 0 - 3M ]             | Africa              | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3M - 1Y ]            |                     | 1                                                                                    | 1                               | 1                                                                                                                                                                                | 1                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 1Y - 2Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 2Y - 3Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 3Y - 5Y ]            |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 5Y - 10Y ]           |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| [ 10Y - more ]         |                     | 0                                                                                    | 0                               | 0                                                                                                                                                                                | 0                             | 0                                                                                           | 0                                                             | 0                                                                                                                  | 0                                                                                                                  |
| <b>Total</b>           |                     | <b>1</b>                                                                             | <b>1</b>                        | <b>1</b>                                                                                                                                                                         | <b>1</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 ]            |                     | 20                                                                                   | 20                              | 20                                                                                                                                                                               | 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>20</b>                                                                            | <b>20</b>                       | <b>20</b>                                                                                                                                                                        | <b>0</b>                      | <b>0</b>                                                                                    | <b>0</b>                                                      | <b>0</b>                                                                                                           | <b>0</b>                                                                                                           |
| <b>TOTAL EEA 30</b>    |                     | <b>39.973</b>                                                                        | <b>10.504</b>                   | <b>38.679</b>                                                                                                                                                                    | <b>18.850</b>                 | <b>0</b>                                                                                    | <b>691</b>                                                    | <b>-667</b>                                                                                                        | <b>0</b>                                                                                                           |

### Notes and definitions

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

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

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

### Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banca Cívica (July 2012) and with Banco de Valencia (February 2013), the reclassification of maturity brackets and the natural movements of the portfolio (purchases, sales, maturities) must be taken into account.

## 6. RWA

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(in million Euro)

|                                           | 31/12/2012     | 30/06/2013     |
|-------------------------------------------|----------------|----------------|
| RWA for credit risk                       | 157.924        | 145.147        |
| RWA Securitisation and re-securitisations | 1.267          | 1.571          |
| RWA Other credit risk                     | 156.657        | 143.576        |
| RWA for market risk                       | 1.639          | 3.215          |
| RWA for operational risk                  | 11.209         | 11.879         |
| RWA Transitional floors                   | 0              | 0              |
| RWA Other                                 | 167            | 180            |
| <b>Total RWA <sup>(1)</sup></b>           | <b>170.939</b> | <b>160.420</b> |

### Explanatory footnotes

To correctly interpret the variations between periods, the business combinations with Banco de Valencia (February 2013) must be taken into account.