

## **EBA Transparency Exercise**

### **Communication elements**

Caixa Geral de Depósitos notes the announcements made today by the European Banking Authority (EBA) and the Banco de Portugal regarding the information of the EU-wide Transparency Exercise 2013 and fulfilment of the EBA Board of Supervisors decision.

#### **Background 2013 EU-wide Transparency Exercise**

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

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

- I. Composition of capital<sup>1</sup>;
- II. Composition of Risk Weighted Assets (RWA) by risk type<sup>2</sup>;
- III. Exposures to sovereigns (central, regional and local governments) in EEA<sup>3</sup> (direct and indirect exposures by maturity buckets and country);
- IV. Credit risk exposures (defaulted and non-defaulted) and RWAs by country with breakdowns for Institutions, Commercial Real Estate<sup>4</sup>, displayed by regulatory approach (A-IRB, F-IRB, STA);
- V. LTV per portfolio, value adjustments and provisions;
- VI. Market risk and securitisation exposures.

*Caixa Geral de Depósitos, S.A.*

*Lisbon, December 16, 2013*

---

<sup>1</sup> Current capital definition augmented by information in accordance with EBA's capital preservation recommendation.

<sup>2</sup> Credit risk, market risk, securitisation, other credit risk, operational risk, transitional floors and others.

<sup>3</sup> For the Recap, only EEA sovereigns have been considered since the purpose was to compute the sovereign buffer.

<sup>4</sup> Exact breakdown as follows: Central Government, Institutions, Corporates, Retail (of which SMEs, secured by Real Estate property, revolving and others), Equity, Securitisation and other assets.

## Annex

Caixa Geral de Depósitos information as required by the EBA and the Bank  
of Portugal

# 1. CAPITAL

P7053  
CAIXA GERAL DE DEPÓSITOS SA

Capital position CRD3 rules	31/12/2012		30/06/2013		Reference to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u> ) (+)	7,026		6,798		COREP CA 1.1 without Hybrid Instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)	-71		-8		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-392		-359		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	6,633	9.7%	6,439	9.5%	
Of which: ordinary shares subscribed by government	750		750		Paid up ordinary shares subscribed by government
D) CoCos Issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	900		900		
F) Core Tier 1 Including other Instruments eligible and existing government support measures (C+D+E)	7,533	11.0%	7,339	10.8%	
G) Hybrid Instruments not subscribed by government	96		96		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
H) Tier 1 Capital (F+G)	7,629	11.2%	7,435	11.0%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	68,383		67,663		
<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	516		521		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	1,146		1,169		Articles 36(1) point (c) and 38 of CRR (new COREP CA4 lines (1.2 + 1.3 - 2.2.1 - 2.2.2))
Holdings of CET1 capital Instruments of financial sector entities: reciprocal cross holdings, non significant and significant Investments	1,523		1,587		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	180		176		Articles 381 to 386 of CRR

## Notes and definitions

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

## Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-RIS		A-RIS		STA		F-RIS		A-RIS		STA		F-RIS		A-RIS		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
CAIXA GERAL DE DEPÓSITOS SA	Central banks and central governments	-	-	-	-	23,017	42	-	-	-	-	-	1,796	65	-	-	-	-	-
	Institutions	-	-	-	-	6,751	4	-	-	-	-	-	3,230	5	-	-	-	-	1
	Corporates	-	-	-	-	30,986	2,960	-	-	-	-	-	29,537	3,515	-	-	-	-	1,605
	Corporates - Of Which: Specialised Lending	-	-	-	-	3,170	0	-	-	-	-	-	3,472	0	-	-	-	-	0
	Corporates - Of Which: SME	-	-	-	-	4,241	1,636	-	-	-	-	-	4,123	1,965	-	-	-	-	937
	Retail	-	-	-	-	40,128	1,837	-	-	-	-	-	17,636	1,675	-	-	-	-	723
	Retail - Secured on real estate property	-	-	-	-	33,141	1,536	-	-	-	-	-	12,402	1,536	-	-	-	-	336
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	820	149	-	-	-	-	-	319	146	-	-	-	-	25
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	32,321	1,387	-	-	-	-	-	12,083	1,390	-	-	-	-	335
	Retail - Qualifying Revolving	-	-	-	-	1,309	25	-	-	-	-	-	951	25	-	-	-	-	35
	Retail - Other Retail	-	-	-	-	5,678	274	-	-	-	-	-	4,260	313	-	-	-	-	363
	Retail - Other Retail - Of Which: SME	-	-	-	-	2,646	12	-	-	-	-	-	2,132	15	-	-	-	-	9
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2,630	262	-	-	-	-	-	2,115	244	-	-	-	-	344
	Equity	-	-	-	-	1,185	-	-	-	-	-	-	1,190	-	-	-	-	-	-
	Securitisation	-	-	-	-	434	-	-	-	-	-	-	673	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	4,716	-	-	-	-	-	-	3,465	-	-	-	-	-	-
	TOTAL	0	0	0	0	107,231	4,743	0	0	0	0	0	57,659	5,493	-	0	-	0	2,340
	Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

\* Refers to the part of Securitisation 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-RIS		A-RIS		STA		F-RIS		A-RIS		STA		F-RIS		A-RIS		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Portugal	Central banks and central governments	-	-	-	-	17,430	42	-	-	-	-	-	362	83	-	-	-	-	-
	Institutions	-	-	-	-	1,633	3	-	-	-	-	-	919	4	-	-	-	-	1
	Corporates	-	-	-	-	23,413	2,524	-	-	-	-	-	22,669	3,071	-	-	-	-	1,485
	Corporates - Of Which: Specialised Lending	-	-	-	-	3,170	0	-	-	-	-	-	3,472	0	-	-	-	-	0
	Corporates - Of Which: SME	-	-	-	-	4,117	1,621	-	-	-	-	-	4,002	1,915	-	-	-	-	933
	Retail	-	-	-	-	34,027	1,725	-	-	-	-	-	14,466	1,765	-	-	-	-	626
	Retail - Secured on real estate property	-	-	-	-	29,632	1,447	-	-	-	-	-	11,146	1,447	-	-	-	-	297
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	919	149	-	-	-	-	-	319	146	-	-	-	-	25
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	28,713	1,296	-	-	-	-	-	10,827	1,297	-	-	-	-	252
	Retail - Qualifying Revolving	-	-	-	-	1,251	25	-	-	-	-	-	939	25	-	-	-	-	34
	Retail - Other Retail	-	-	-	-	3,174	254	-	-	-	-	-	2,361	262	-	-	-	-	295
	Retail - Other Retail - Of Which: SME	-	-	-	-	2,244	12	-	-	-	-	-	1,721	15	-	-	-	-	9
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	660	242	-	-	-	-	-	660	277	-	-	-	-	287
	Equity	-	-	-	-	1,194	-	-	-	-	-	-	1,194	-	-	-	-	-	-
	Securitisation	-	-	-	-	374	-	-	-	-	-	-	374	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	3,563	-	-	-	-	-	-	3,105	-	-	-	-	-	-
	TOTAL	0	0	0	0	91,694	4,295	0	0	0	0	0	42,109	4,903	-	0	-	0	1,730
	Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

<sup>(1)</sup> Breakdown by country of counterparty according to the minimum of: (i) 90% of total EAD (i) top 10 countries in terms of exposure

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>(3)</sup>						RWA (as of 31/12/2012) <sup>(4)</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>(5)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	-	-	296	-	-	-	-	-	0	-	-	-	-	-	-	-
	Institutions		-	-	-	-	727	-	-	-	-	-	146	-	-	-	-	-	-	-
	Corporates		-	-	-	-	244	42	-	-	-	-	233	54	-	-	-	-	-	19
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	28	-	-	-	-	-	36	-	-	-	-	-	4
	Retail		-	-	-	-	1,567	16	-	-	-	-	1,014	16	-	-	-	-	-	22
	Retail - Secured on real estate property	41.8%	-	-	-	-	309	8	-	-	-	-	140	8	-	-	-	-	-	2
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	41.8%	-	-	-	-	309	8	-	-	-	-	140	8	-	-	-	-	-	2
	Retail - Qualifying Revolving		-	-	-	-	52	0	-	-	-	-	39	0	-	-	-	-	-	0
	Retail - Other Retail		-	-	-	-	1,125	8	-	-	-	-	835	8	-	-	-	-	-	20
	Retail - Other Retail - Of Which: SME		-	-	-	-	404	-	-	-	-	-	307	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	711	8	-	-	-	-	529	8	-	-	-	-	-	20
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	294	-	-	-	-	-	75	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,087</b>	<b>88</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,469</b>	<b>70</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>34</b>	<b>48</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

<sup>(1)</sup> Breakdown by country of counterparty according to the minimum of: § 90% of total EAD & top 10 countries in terms of exposure

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

<sup>(2)</sup> As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>(3)</sup>						RWA (as of 31/12/2012) <sup>(4)</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>(5)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
Spain	Central banks and central governments		-	-	-	-	1,240	0	-	-	-	-	18	0	-	-	-	-	-	-
	Institutions		-	-	-	-	922	0	-	-	-	-	674	0	-	-	-	-	-	0
	Corporates		-	-	-	-	2,567	263	-	-	-	-	2,566	363	-	-	-	-	-	143
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	67	0	-	-	-	-	67	0	-	-	-	-	-	0
	Retail		-	-	-	-	2,296	39	-	-	-	-	965	36	-	-	-	-	-	39
	Retail - Secured on real estate property	62.0%	-	-	-	-	1,676	33	-	-	-	-	650	31	-	-	-	-	-	19
	Retail - Secured on real estate property - Of Which: SME	296.1%	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	60.7%	-	-	-	-	1,676	33	-	-	-	-	650	31	-	-	-	-	-	19
	Retail - Qualifying Revolving		-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	-	0
	Retail - Other Retail		-	-	-	-	406	6	-	-	-	-	306	6	-	-	-	-	-	20
	Retail - Other Retail - Of Which: SME		-	-	-	-	56	0	-	-	-	-	42	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	350	6	-	-	-	-	264	6	-	-	-	-	-	20
	Equity		-	-	-	-	3	-	-	-	-	-	3	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	8	-	-	-	-	-	26	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	115	-	-	-	-	-	67	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,162</b>	<b>362</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,320</b>	<b>391</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>316</b>	<b>182</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

<sup>(1)</sup> Breakdown by country of counterparty according to the minimum of: § 90% of total EAD & top 10 countries in terms of exposure

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

<sup>(2)</sup> As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>(3)</sup>						RWA (as of 31/12/2012) <sup>(3)</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Chile	Central banks and central governments		-	-	-	-	1,000	0	-	-	-	-	-	0	-	-	-	-	-	-
	Institutions		-	-	-	-	541	0	-	-	-	-	109	0	-	-	-	-	-	0
	Corporates		-	-	-	-	1,000	0	-	-	-	-	635	10	-	-	-	-	-	3
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	4	-	-	-	-	-	8	-	-	-	-	-	-
	Retail		-	-	-	-	587	3	-	-	-	-	236	3	-	-	-	-	-	1
	Retail - Secured on real estate property	47.8%	-	-	-	-	512	3	-	-	-	-	179	2	-	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	47.8%	-	-	-	-	512	3	-	-	-	-	179	2	-	-	-	-	-	1
	Retail - Qualifying Revolving		-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	-	-	75	0	-	-	-	-	56	0	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME		-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	75	0	-	-	-	-	56	0	-	-	-	-	-	1
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	147	-	-	-	-	-	21	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	3,286	11	0	0	0	0	1,000	13	-	0	-	0	17	4
	Securitisation and re-securitisation 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 Securitisation exposure that is deducted from capital and is not included in RWA

<sup>(3)</sup> As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>(3)</sup>						RWA (as of 31/12/2012) <sup>(3)</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
Mozambique	Central banks and central governments		-	-	-	-	1,251	0	-	-	-	-	902	0	-	-	-	-	-	-
	Institutions		-	-	-	-	27	0	-	-	-	-	26	0	-	-	-	-	-	0
	Corporates		-	-	-	-	245	0	-	-	-	-	245	0	-	-	-	-	-	6
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	14	-	-	-	-	-	14	-	-	-	-	-	-	-
	Retail		-	-	-	-	279	0	-	-	-	-	206	0	-	-	-	-	-	3
	Retail - Secured on real estate property	55.2%	-	-	-	-	8	0	-	-	-	-	3	0	-	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	55.2%	-	-	-	-	8	0	-	-	-	-	3	0	-	-	-	-	-	1
	Retail - Qualifying Revolving		-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Other Retail		-	-	-	-	270	0	-	-	-	-	203	0	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME		-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	269	0	-	-	-	-	202	0	-	-	-	-	-	1
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	373	-	-	-	-	-	115	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	2,174	0	0	0	0	0	1,494	0	-	0	-	0	12	8
	Securitisation and re-securitisation 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 Securitisation exposure that is deducted from capital and is not included in RWA

<sup>(3)</sup> As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>(3)</sup>						RWA (as of 31/12/2012) <sup>(3)</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

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

<sup>(3)</sup> As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>(3)</sup>						RWA (as of 31/12/2012) <sup>(3)</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

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

<sup>(3)</sup> As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>**</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>**</sup>						RWA (as of 31/12/2012) <sup>**</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>**</sup>					
			F-RIS		A-RIS		STA		F-RIS		A-RIS		STA		F-RIS		A-RIS		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
#UA	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
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

(1) Breakdown by country of counterparty according to the minimum of: 3 90% of total EAD (i) top 10 countries in terms of exposure

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>**</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>**</sup>						RWA (as of 31/12/2012) <sup>**</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>**</sup>					
			F-RIS		A-RIS		STA		F-RIS		A-RIS		STA		F-RIS		A-RIS		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
#UA	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
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

(1) Breakdown by country of counterparty according to the minimum of: 3 90% of total EAD (i) top 10 countries in terms of exposure

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

\*\* As explained in the Guidelines



Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 31/12/2012)	Exposure values (as of 31/12/2012) <sup>(3)</sup>						RWA (as of 31/12/2012) <sup>(3)</sup>						Value adjustments and provisions (as of 31/12/2012) <sup>(3)</sup>					
			F-RIS		A-RIS		STA		F-RIS		A-RIS		STA		F-RIS		A-RIS		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital <sup>(4)</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

(2) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA

(3) 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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
CAIXA GERAL DE DEPÓSITOS SA	Central banks and central governments		-	-	-	-	22,170	42	-	-	-	-	1,817	62	-	-	-	-	-	-
	Institutions		-	-	-	-	5,886	2	-	-	-	-	2,753	3	-	-	-	-	-	1
	Corporates		-	-	-	-	30,054	2,907	-	-	-	-	26,803	3,618	-	-	-	-	-	1,804
	Corporates - Of Which: Specialised Lending		-	-	-	-	2,881	8	-	-	-	-	2,587	8	-	-	-	-	-	3
	Corporates - Of Which: SME		-	-	-	-	3,890	1,907	-	-	-	-	3,792	2,280	-	-	-	-	-	1,024
	Retail		-	-	-	-	30,887	1,808	-	-	-	-	18,988	1,972	-	-	-	-	-	727
	Retail - Secured on real estate property	55.5%	-	-	-	-	32,534	1,831	-	-	-	-	12,133	1,821	-	-	-	-	-	337
	Retail - Secured on real estate property - Of Which: SME	88.0%	-	-	-	-	779	185	-	-	-	-	306	186	-	-	-	-	-	30
	Retail - Secured on real estate property - Of Which: non-SME	94.9%	-	-	-	-	31,755	1,498	-	-	-	-	11,828	1,498	-	-	-	-	-	307
	Retail - Qualifying Revolving		-	-	-	-	1,215	23	-	-	-	-	818	24	-	-	-	-	-	34
	Retail - Other Retail		-	-	-	-	6,109	285	-	-	-	-	3,909	327	-	-	-	-	-	367
	Retail - Other Retail - Of Which: SME		-	-	-	-	2,878	13	-	-	-	-	1,962	18	-	-	-	-	-	11
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	2,631	271	-	-	-	-	1,947	311	-	-	-	-	-	346
	Equity		-	-	-	-	1,300	-	-	-	-	-	1,300	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	423	-	-	-	-	-	879	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	4,697	-	-	-	-	-	3,564	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	103,387	4,870	0	0	0	0	66,876	8,883	-	0	-	0	2,877	2,833
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

\*\* As explained in the Guidelines

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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Portugal	Central banks and central governments		-	-	-	-	16,818	42	-	-	-	-	391	62	-	-	-	-	-	-
	Institutions		-	-	-	-	883	2	-	-	-	-	633	2	-	-	-	-	-	1
	Corporates		-	-	-	-	23,074	2,861	-	-	-	-	23,030	3,280	-	-	-	-	-	1,818
	Corporates - Of Which: Specialised Lending		-	-	-	-	2,981	8	-	-	-	-	2,587	8	-	-	-	-	-	3
	Corporates - Of Which: SME		-	-	-	-	3,784	1,881	-	-	-	-	3,687	2,283	-	-	-	-	-	1,018
	Retail		-	-	-	-	33,136	1,758	-	-	-	-	14,040	1,806	-	-	-	-	-	640
	Retail - Secured on real estate property	55.7%	-	-	-	-	28,846	1,477	-	-	-	-	10,818	1,477	-	-	-	-	-	303
	Retail - Secured on real estate property - Of Which: SME	88.0%	-	-	-	-	779	185	-	-	-	-	306	186	-	-	-	-	-	30
	Retail - Secured on real estate property - Of Which: non-SME	95.1%	-	-	-	-	28,067	1,312	-	-	-	-	10,513	1,311	-	-	-	-	-	273
	Retail - Qualifying Revolving		-	-	-	-	1,186	23	-	-	-	-	878	24	-	-	-	-	-	34
	Retail - Other Retail		-	-	-	-	3,125	259	-	-	-	-	2,346	280	-	-	-	-	-	304
	Retail - Other Retail - Of Which: SME		-	-	-	-	2,229	13	-	-	-	-	1,674	18	-	-	-	-	-	11
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	896	246	-	-	-	-	872	263	-	-	-	-	-	293
	Equity		-	-	-	-	1,270	-	-	-	-	-	1,270	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	370	-	-	-	-	-	371	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	3,480	-	-	-	-	-	3,089	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	79,611	4,463	0	0	0	0	42,827	8,123	-	0	-	0	1,833	2,258
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	-	-	304	-	-	-	-	-	0	-	-	-	-	-	-	-
	Institutions		-	-	-	-	600	-	-	-	-	-	120	-	-	-	-	-	-	-
	Corporates		-	-	-	-	202	6	-	-	-	-	215	6	-	-	-	-	-	20
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	7	4	-	-	-	-	7	4	-	-	-	-	-	4
	Retail		-	-	-	-	1,294	10	-	-	-	-	923	9	-	-	-	-	-	23
	Retail - Secured on real estate property	41.5%	-	-	-	-	342	8	-	-	-	-	131	8	-	-	-	-	-	2
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	41.5%	-	-	-	-	342	8	-	-	-	-	131	8	-	-	-	-	-	2
	Retail - Qualifying Revolving		-	-	-	-	43	0	-	-	-	-	36	0	-	-	-	-	-	0
	Retail - Other Retail		-	-	-	-	909	2	-	-	-	-	756	2	-	-	-	-	-	22
	Retail - Other Retail - Of Which: SME		-	-	-	-	304	-	-	-	-	-	278	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	605	2	-	-	-	-	478	2	-	-	-	-	-	22
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	297	-	-	-	-	-	83	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	2,727	16	0	0	0	0	1,322	16	-	0	-	0	34	44
	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 Securitisation exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
Spain	Central banks and central governments		-	-	-	-	1,245	0	-	-	-	-	10	0	-	-	-	-	-	-
	Institutions		-	-	-	-	909	0	-	-	-	-	624	0	-	-	-	-	-	0
	Corporates		-	-	-	-	2,495	269	-	-	-	-	2,343	264	-	-	-	-	-	126
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	67	0	-	-	-	-	67	0	-	-	-	-	-	0
	Retail		-	-	-	-	2,196	97	-	-	-	-	906	91	-	-	-	-	-	37
	Retail - Secured on real estate property	61.0%	-	-	-	-	1,647	82	-	-	-	-	647	76	-	-	-	-	-	16
	Retail - Secured on real estate property - Of Which: SME	279.3%	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	59.7%	-	-	-	-	1,647	82	-	-	-	-	647	76	-	-	-	-	-	16
	Retail - Qualifying Revolving		-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	-	0
	Retail - Other Retail		-	-	-	-	317	15	-	-	-	-	236	15	-	-	-	-	-	19
	Retail - Other Retail - Of Which: SME		-	-	-	-	9	0	-	-	-	-	7	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	308	15	-	-	-	-	231	15	-	-	-	-	-	19
	Equity		-	-	-	-	3	-	-	-	-	-	3	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	8	-	-	-	-	-	40	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	136	-	-	-	-	-	90	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	7,643	366	0	0	0	0	3,995	399	-	0	-	0	434	163
	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 Securitisation exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
China	Central banks and central governments		-	-	-	-	740	0	-	-	-	-	-	0		-	-	-	-	-
	Institutions		-	-	-	-	306	0	-	-	-	-	-	73	0	-	-	-	-	0
	Corporates		-	-	-	-	905	1	-	-	-	-	-	747	1	-	-	-	-	3
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	0
	Retail		-	-	-	-	806	1	-	-	-	-	-	314	1	-	-	-	-	1
	Retail - Secured on real estate property	47.2%	-	-	-	-	732	1	-	-	-	-	-	256	0	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	47.2%	-	-	-	-	732	1	-	-	-	-	-	256	0	-	-	-	-	1
	Retail - Qualifying Revolving		-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-
	Retail - Other Retail		-	-	-	-	77	0	-	-	-	-	-	58	0	-	-	-	-	1
	Retail - Other Retail - Of Which: SME		-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	77	0	-	-	-	-	-	58	0	-	-	-	-	1
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	181	-	-	-	-	-	-	50	-	-	-	-	-	-
	TOTAL		0	0	0	0	3,094	1	0	0	0	0	1,191	1	-	0	-	0	10	6
	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 Securitisation exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
Mozambique	Central banks and central governments		-	-	-	-	1,352	0	-	-	-	-	-	912	0	-	-	-	-	-
	Institutions		-	-	-	-	13	0	-	-	-	-	-	13	0	-	-	-	-	0
	Corporates		-	-	-	-	365	4	-	-	-	-	-	365	4	-	-	-	-	6
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	13	0	-	-	-	-	-	13	0	-	-	-	-	0
	Retail		-	-	-	-	266	3	-	-	-	-	-	150	3	-	-	-	-	2
	Retail - Secured on real estate property	55.4%	-	-	-	-	10	3	-	-	-	-	-	4	2	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	55.4%	-	-	-	-	10	3	-	-	-	-	-	4	2	-	-	-	-	1
	Retail - Qualifying Revolving		-	-	-	-	0	0	-	-	-	-	-	0	0	-	-	-	-	0
	Retail - Other Retail		-	-	-	-	196	1	-	-	-	-	-	146	1	-	-	-	-	1
	Retail - Other Retail - Of Which: SME		-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	196	1	-	-	-	-	-	146	1	-	-	-	-	1
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	375	-	-	-	-	-	-	114	-	-	-	-	-	-
	TOTAL		0	0	0	0	2,325	7	0	0	0	0	1,674	7	-	0	-	0	10	6
	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 Securitisation exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(3)</sup>					
			F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % <sup>(2)</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>(3)</sup>						RWA (as of 30/06/2013) <sup>(3)</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>(4)</sup>					
			F-RIS		A-RIS		STA		F-RIS		A-RIS		STA		F-RIS		A-RIS		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
#UA	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	- 0	-	0	-	-	0
	Securitisation and re-securitisations positions deducted from capital <sup>(5)</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions:

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

<sup>(2)</sup> Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA

<sup>(3)</sup> As explained in the Guidelines

Explanatory footnotes

### 3. SECURITISATION SUMMARY

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(In million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	434	423
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
<b>Total</b>	<b>434</b>	<b>423</b>

Explanatory footnotes



#### 4. MARKET RISK

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(In million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1,362	0	1,301	0
TDI - General risk	1,296	0	1,265	0
TDI - Specific risk	67	0	36	0
Equities	78	0	110	0
Equities - General risk	35	0	44	0
Equities - Specific risk	37	0	58	0
Foreign exchange risk	0	0	0	0
Commodities risk	0	0	0	0

Explanatory footnotes

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		6	0	6	0	0	6	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	1
[ 5Y - 10Y ]		209	0	209	0	0	209	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>215</b>	<b>0</b>	<b>215</b>	<b>0</b>	<b>0</b>	<b>215</b>	<b>0</b>	<b>1</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 ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		22	0	22	0	0	22	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>22</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>22</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 ]		3	0	3	3	0	0	0	0
<b>Total</b>		<b>3</b>	<b>0</b>	<b>3</b>	<b>3</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

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Netherlands	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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	-0
[ 0 - 3M ]	Portugal	1,360	40	1,360	1,300	0	20	0	0
[ 3M - 1Y ]		2,791	40	2,791	2,647	0	103	0	-1
[ 1Y - 2Y ]		2,355	78	2,355	2,227	0	49	0	0
[ 2Y - 3Y ]		763	30	763	733	0	0	0	0
[ 3Y - 5Y ]		448	112	448	318	0	17	0	0
[ 5Y - 10Y ]		1,441	928	1,441	512	0	1	0	0
[ 10Y - more ]		816	809	816	8	0	0	0	0
Total		9,975	2,038	9,975	7,745	0	191	0	-1

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	-0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[ 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	-1
[ 2Y - 3Y ]		45	0	45	0	0	45	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		45	0	45	0	0	45	0	-1
[ 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 ]		5	0	5	0	0	5	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		5	0	5	0	0	5	0	0
[ 0 - 3M ]	Spain	49	0	49	49	0	0	0	0
[ 3M - 1Y ]		76	0	76	76	0	0	0	0
[ 1Y - 2Y ]		10	0	10	10	0	0	0	-0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-1
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		135	0	135	135	0	0	0	-1



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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Hong Kong	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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	U.S.	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		3	0	3	3	0	0	0	0
[ 2Y - 3Y ]		4	0	4	4	0	0	0	0
[ 3Y - 5Y ]		10	0	10	10	0	0	0	0
[ 5Y - 10Y ]		18	0	18	18	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		36	0	36	36	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Other advanced economies non EEA	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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		5	0	5	4	0	2	0	-1
[ 1Y - 2Y ]		15	0	15	3	0	12	0	0
[ 2Y - 3Y ]		1	0	1	1	0	0	0	0
[ 3Y - 5Y ]		29	0	29	24	0	5	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		50	0	50	32	0	18	0	-1

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

as of 31 December 2012

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

in million Euro									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(2)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Africa	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
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	Others	273	0	273	251	21	0	0	0
[ 3M - 1Y ]		181	0	181	181	0	0	0	0
[ 1Y - 2Y ]		45	0	45	45	0	0	0	0
[ 2Y - 3Y ]		20	0	20	20	0	0	0	0
[ 3Y - 5Y ]		14	0	14	14	0	0	0	0
[ 5Y - 10Y ]		7	0	7	7	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		540	0	540	519	21	0	0	0
TOTAL EEA 30		10,412	2,038	10,412	7,883	0	491	0	-5

### 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

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	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 ]		8	0	8	0	0	8	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		207	0	207	0	0	207	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		214	0	214	0	0	214	0	0
[ 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 ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	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 ]		3	0	3	3	0	0	0	0
Total		3	0	3	3	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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



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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Netherlands	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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	-0
[ 0 - 3M ]	Portugal	236	34	236	188	0	14	0	0
[ 3M - 1Y ]		3,094	76	3,094	2,962	0	57	0	0
[ 1Y - 2Y ]		2,190	55	2,190	2,064	0	71	0	-0
[ 2Y - 3Y ]		927	25	927	902	0	1	0	0
[ 3Y - 5Y ]		374	143	374	213	0	17	0	0
[ 5Y - 10Y ]		1,595	889	1,595	703	0	2	0	0
[ 10Y - more ]		1,151	746	1,151	399	0	6	0	0
Total		9,567	1,967	9,567	7,431	0	169	0	-0

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(2)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	-0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		43	0	43	0	0	43	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	-1
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	-0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		43	0	43	0	0	43	0	-1
[ 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
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	Spain	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		118	0	118	118	0	0	0	0
[ 1Y - 2Y ]		10	0	10	10	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	-1
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		129	0	129	129	0	0	0	-1

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

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

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Hong Kong	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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	U.S.	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0
[ 2Y - 3Y ]		3	0	3	3	0	0	0	0
[ 3Y - 5Y ]		11	0	11	11	0	0	0	0
[ 5Y - 10Y ]		12	0	12	12	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		29	0	29	29	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Other advanced economies non EEA	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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 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
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	Latin America and the Caribbean	2	0	2	0	0	2	0	0
[ 3M - 1Y ]		7	0	7	3	0	4	0	0
[ 1Y - 2Y ]		68	0	68	1	0	67	0	-0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	-0
[ 3Y - 5Y ]		7	0	7	0	0	7	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		83	0	83	4	0	79	0	-0

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

as of 30 June 2013

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(in million Euro)

in million Euro									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(2)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Africa	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
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]	Others	291	0	291	270	20	0	0	0
[ 3M - 1Y ]		181	0	181	181	0	0	0	0
[ 1Y - 2Y ]		34	0	34	34	0	0	0	0
[ 2Y - 3Y ]		14	0	14	14	0	0	0	0
[ 3Y - 5Y ]		13	0	13	13	0	0	0	0
[ 5Y - 10Y ]		7	0	7	7	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
Total		540	0	540	519	20	0	0	0
TOTAL EEA 30		9,962	1,967	9,962	7,562	0	433	0	-3

### 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.

### Explanatory footnotes

## 6. RWA

PT053  
CAIXA GERAL DE DEPÓSITOS SA

(In million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	63,017	62,328
RWA Securitisation and re-securitisations	673	679
RWA Other credit risk	62,345	61,648
RWA for market risk	1,440	1,411
RWA for operational risk	3,925	3,925
RWA Transitional floors	0	0
RWA Other	0	0
<b>Total RWA <sup>(1)</sup></b>	<b>68,383</b>	<b>67,663</b>

Explanatory footnotes