Caixa Geral de Depositos

Exercício de transparência da EBA

Elementos de comunicação

O Banco Caixa Geral de Depósitos tomou conhecimento dos comunicados de hoje da Autoridade Bancária Europeia e do Banco de Portugal acerca da informação do Exercício de Transparência Pan-europeu de 2013 e do cumprimento da decisão do Conselho de Supervisores da EBA.

Contexto do Exercício Pan-europeu de Transparência de 2013

Em maio de 2013, a EBA ajustou o calendário do próximo Exercício Pan-europeu de *stress test* para que este venha a ser conduzido em 2014, após a conclusão dos *Asset Quality Reviews*. No entanto, no sentido de assegurar a transparência e a comparabilidade ao longo dos anos, o Conselho de Supervisores da EBA acordou que, na segunda metade de 2013, seriam publicadas de forma apropriada as exposições do sistema bancário da UE. Na sua reunião de outubro, o Conselho de Supervisores decidiu acerca do formato e abrangência do exercício de transparência a ser conduzido em novembro/dezembro de 2013 para assegurar que seria divulgado um nível suficiente e apropriado de informação aos participantes de mercado.

A amostra do exercício é constituída por 64 bancos e para cada um foi coligida para publicação o seguinte conjunto de informação:

I. Composição do capital[1]
II. Composição dos ativos ponderados pelo risco, por tipo de risco[2]
III. Exposições a soberanos (administração central, regional e local) em países do Espaço Económico Europeu[3] (exposições diretas e indiretas, por intervalos de maturidade e país)
IV. Exposições com risco de crédito (com e sem *default*) e ativos ponderados pelo risco por país com desagregação por Instituições, Exposições Garantidas por Imóveis Comerciais, Retalho e Empresas[4]; apresentados por abordagem regulamentar (A-IRB, F-IRB e STA);
V. Rácio LTV por carteira, ajustamentos de valor e provisões
VI. Exposições ao risco de mercado e titularizações

Caixa Geral de Depósitos, S.A.

Lisboa, 16 de dezembro de 2013

[1] Com a definição atual de capital, assim como informação de acordo com a recomendação da EBA sobre preservação de capital.
[2] Risco de crédito, risco de mercado, securitização, outros riscos de crédito, risco operacional, *floors* de transição e outros.
[3] No Exercício de Recapitalização apenas os soberanos do Espaço Económico Europeu foram considerados uma vez que o objetivo era o cálculo do *buffer* soberano.
[4] A desagregação exata consiste em Administrações Centrais, Instituições, Empresas, Retalho (do qual, PMEs, Garantido por Imóveis, exposições Renováveis e outros), Ações, Titularização e Outros Ativos.

Anexo

Documento relativo à Caixa Geral de Depósitos S.A. conforme requerido pela EBA e pelo Banco de Portugal

1. CAPITAL

PT053
CAIXA GERAL DE DEPÓSITOS SA

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	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 [1] (-/+)	-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 intruments 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		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		*Articles 26(1) point (c) and 26(2) of CRR*
Adjustments to Minority interests	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-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
CAIXA GERAL DE DEPÓSITOS SA	Central banks and central governments		-	-	-	-	23,017	42	-	-	-	-	1,790	63		-		-		-
	Institutions		-	-	-	-	5,751	4	-	-	-	-	3,230	5		-		-		1
	Corporates		-	-	-	-	30,986	2,860	-	-	-	-	29,537	3,515		-		-		1,685
	Corporates - Of Which: Specialised Lending		-	-	-	-	3,170	0	-	-	-	-	3,472	0		-		-		0
	Corporates - Of Which: SME		-	-	-	-	4,241	1,635	-	-	-	-	4,123	1,963		-		-		937
	Retail		-	-	-	-	40,128	1,837	-	-	-	-	17,635	1,575		-		-		723
	Retail - Secured on real estate property	55.8%	-	-	-	-	33,146	1,536	-	-	-	-	12,402	1,536		-		-		336
	Retail - Secured on real estate property - Of Which: SME	69.9%	-	-	-	-	820	149	-	-	-	-	319	149		-		-		28
	Retail - Secured on real estate property - Of Which: non-SME	55.4%	-	-	-	-	32,326	1,386	-	-	-	-	12,083	1,386		-		-		308
	Retail - Qualifying Revolving		-	-	-	-	1,309	26	-	-	-	-	962	27		-		-		35
	Retail - Other Retail		-	-	-	-	5,676	274	-	-	-	-	4,250	313		-		-		353
	Retail - Other Retail - Of Which: SME		-	-	-	-	2,846	12	-	-	-	-	2,132	15		-		-		9
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	2,830	262	-	-	-	-	2,118	299		-		-		344
	Equity		-	-	-	-	1,199	-	-	-	-	-	1,199	-		-		-		-
	Securitisation		-	-	-	-	434	-	-	-	-	-	573	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	4,715	-	-	-	-	-	3,495	-		-		-		-
	TOTAL		0	0	0	0	107,231	4,743	0	0	0	0	67,559	5,459	-	0	-	0	2,360	2,410
	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 [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Portugal	Central banks and central governments		-	-	-	-	17,430	42	-	-	-	-	382	63		-		-		-
	Institutions		-	-	-	-	1,633	3	-	-	-	-	919	4		-		-		1
	Corporates		-	-	-	-	23,413	2,524	-	-	-	-	22,669	3,071		-		-		1,466
	Corporates - Of Which: Specialised Lending		-	-	-	-	3,170	0	-	-	-	-	3,472	0		-		-		0
	Corporates - Of Which: SME		-	-	-	-	4,117	1,601	-	-	-	-	4,002	1,918		-		-		933
	Retail		-	-	-	-	34,027	1,726	-	-	-	-	14,466	1,766		-		-		626
	Retail - Secured on real estate property	56.0%	-	-	-	-	29,602	1,447	-	-	-	-	11,146	1,447		-		-		297
	Retail - Secured on real estate property - Of Which: SME	69.9%	-	-	-	-	819	149	-	-	-	-	319	149		-		-		28
	Retail - Secured on real estate property - Of Which: non-SME	55.7%	-	-	-	-	28,783	1,298	-	-	-	-	10,827	1,297		-		-		269
	Retail - Qualifying Revolving		-	-	-	-	1,251	25	-	-	-	-	939	26		-		-		34
	Retail - Other Retail		-	-	-	-	3,174	254	-	-	-	-	2,381	292		-		-		295
	Retail - Other Retail - Of Which: SME		-	-	-	-	2,294	12	-	-	-	-	1,721	15		-		-		9
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	880	242	-	-	-	-	660	277		-		-		287
	Equity		-	-	-	-	1,194	-	-	-	-	-	1,194	-		-		-		-
	Securitisation		-	-	-	-	374	-	-	-	-	-	374	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	3,583	-	-	-	-	-	3,105	-		-		-		-
	TOTAL		0	0	0	0	81,654	4,295	0	0	0	0	43,109	4,903	-	0	-	0	1,730	2,094
	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 [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	-	-	266	-	-	-	-	-	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%	-	-	-	-	369	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%	-	-	-	-	369	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		-	-	-	-	414	-	-	-	-	-	307	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	711	8	-	-	-	-	529	8		-		-		20
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	284	-	-	-	-	-	76	-		-		-		-
	TOTAL		0	0	0	0	3,087	58	0	0	0	0	1,469	70	-	0	-	0	36	48
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

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

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments		-	-	-	-	1,248	0	-	-	-	-	18	0		-		-		-
	Institutions		-	-	-	-	922	0	-	-	-	-	574	0		-		-		0
	Corporates		-	-	-	-	2,567	263	-	-	-	-	2,566	353		-		-		143
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	67	0	-	-	-	-	67	0		-		-		0
	Retail		-	-	-	-	2,258	39	-	-	-	-	965	38		-		-		39
	Retail - Secured on real estate property	62.0%	-	-	-	-	1,878	33	-	-	-	-	658	31		-		-		19
	Retail - Secured on real estate property - Of Which: SME	286.1%	-	-	-	-	0	-	-	-	-	-	0	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	60.7%	-	-	-	-	1,878	33	-	-	-	-	658	31		-		-		19
	Retail - Qualifying Revolving		-	-	-	-	1	0	-	-	-	-	1	0		-		-		0
	Retail - Other Retail		-	-	-	-	408	6	-	-	-	-	306	6		-		-		20
	Retail - Other Retail - Of Which: SME		-	-	-	-	56	0	-	-	-	-	42	0		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	352	6	-	-	-	-	264	6		-		-		20
	Equity		-	-	-	-	3	-	-	-	-	-	3	-		-		-		-
	Securitisation		-	-	-	-	8	-	-	-	-	-	26	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	115	-	-	-	-	-	67	-		-		-		-
	TOTAL		0	0	0	0	7,152	302	0	0	0	0	4,320	391	-	0	-	0	316	182
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

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

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
China	Central banks and central governments		-	-	-	-	1,000	0	-	-	-	-	-	0		-		-		-
	Institutions		-	-	-	-	541	0	-	-	-	-	109	0		-		-		0
	Corporates		-	-	-	-	1,020	8	-	-	-	-	635	10		-		-		3
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	4	-	-	-	-	-	6		-		-		-
	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	3,295	11	0	0	0	0	1,000	13	-	0	-	0	17	4
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions:

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

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

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Mozambique	Central banks and central governments		-	-	-	-	1,251	0	-	-	-	-	902	0		-		-		-
	Institutions		-	-	-	-	27	0	-	-	-	-	26	0		-		-		0
	Corporates		-	-	-	-	246	0	-	-	-	-	246	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-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions:

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

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

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

All counterparty countries		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
CAIXA GERAL DE DEPÓSITOS SA	Central banks and central governments		-	-	-	-	22,170	42	-	-	-	-	1,817	62		-		-		-
	Institutions		-	-	-	-	5,856	2	-	-	-	-	2,753	3		-		-		1
	Corporates		-	-	-	-	30,054	2,987	-	-	-	-	29,603	3,616		-		-		1,804
	Corporates - Of Which: Specialised Lending		-	-	-	-	2,661	8	-	-	-	-	2,897	8		-		-		3
	Corporates - Of Which: SME		-	-	-	-	3,890	1,967	-	-	-	-	3,792	2,290		-		-		1,024
	Retail		-	-	-	-	38,857	1,938	-	-	-	-	16,958	1,972		-		-		727
	Retail - Secured on real estate property	55.5%	-	-	-	-	32,534	1,631	-	-	-	-	12,133	1,621		-		-		337
	Retail - Secured on real estate property - Of Which: SME	60.0%	-	-	-	-	779	165	-	-	-	-	306	165		-		-		30
	Retail - Secured on real estate property - Of Which: non-SME	54.9%	-	-	-	-	31,756	1,466	-	-	-	-	11,828	1,456		-		-		307
	Retail - Qualifying Revolving		-	-	-	-	1,215	23	-	-	-	-	918	24		-		-		34
	Retail - Other Retail		-	-	-	-	5,109	285	-	-	-	-	3,909	327		-		-		357
	Retail - Other Retail - Of Which: SME		-	-	-	-	2,576	13	-	-	-	-	1,962	16		-		-		11
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	2,531	271	-	-	-	-	1,947	311		-		-		346
	Equity		-	-	-	-	1,300	-	-	-	-	-	1,300	-		-		-		-
	Securitisation		-	-	-	-	423	-	-	-	-	-	679	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	4,697	-	-	-	-	-	3,564	-		-		-		-
	TOTAL		0	0	0	0	103,367	4,970	0	0	0	0	56,676	5,653	-	0	-	0	2,577	2,533
	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 [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Portugal	Central banks and central governments		-	-	-	-	16,818	42	-	-	-	-	391	62		-		-		-
	Institutions		-	-	-	-	583	2	-	-	-	-	633	2		-		-		1
	Corporates		-	-	-	-	23,074	2,661	-	-	-	-	23,033	3,260		-		-		1,618
	Corporates - Of Which: Specialised Lending		-	-	-	-	2,661	8	-	-	-	-	2,897	8		-		-		3
	Corporates - Of Which: SME		-	-	-	-	3,754	1,961	-	-	-	-	3,667	2,253		-		-		1,019
	Retail		-	-	-	-	33,136	1,758	-	-	-	-	14,040	1,500		-		-		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	60.0%	-	-	-	-	779	165	-	-	-	-	306	165		-		-		30
	Retail - Secured on real estate property - Of Which: non-SME	55.1%	-	-	-	-	28,067	1,312	-	-	-	-	10,513	1,311		-		-		273
	Retail - Qualifying Revolving		-	-	-	-	1,166	23	-	-	-	-	878	24		-		-		34
	Retail - Other Retail		-	-	-	-	3,125	259	-	-	-	-	2,346	299		-		-		304
	Retail - Other Retail - Of Which: SME		-	-	-	-	2,229	13	-	-	-	-	1,674	16		-		-		11
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	896	246	-	-	-	-	672	283		-		-		293
	Equity		-	-	-	-	1,270	-	-	-	-	-	1,270	-		-		-		-
	Securitisation		-	-	-	-	370	-	-	-	-	-	371	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	3,460	-	-	-	-	-	3,069	-		-		-		-
	TOTAL		0	0	0	0	79,811	4,463	0	0	0	0	42,827	5,123	-	0	-	0	1,833	2,259
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

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

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	-	-	334	-	-	-	-	-	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		-	-	-	-	334	-	-	-	-	-	278	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	574	2	-	-	-	-	479	2		-		-		22
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	297	-	-	-	-	-	63	-		-		-		-
	TOTAL		0	0	0	0	2,727	16	0	0	0	0	1,322	15	-	0	-	0	24	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments		-	-	-	-	1,245	0	-	-	-	-	10	0		-		-		-
	Institutions		-	-	-	-	959	0	-	-	-	-	624	0		-		-		0
	Corporates		-	-	-	-	2,495	269	-	-	-	-	2,342	294		-		-		126
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	67	0	-	-	-	-	67	0		-		-		0
	Retail		-	-	-	-	2,166	97	-	-	-	-	886	91		-		-		37
	Retail - Secured on real estate property	61.0%	-	-	-	-	1,647	82	-	-	-	-	647	76		-		-		18
	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		-		-		18
	Retail - Qualifying Revolving		-	-	-	-	1	0	-	-	-	-	1	0		-		-		0
	Retail - Other Retail		-	-	-	-	317	15	-	-	-	-	238	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		-	-	-	-	139	-	-	-	-	-	90	-		-		-		-
	TOTAL		0	0	0	0	7,043	366	0	0	0	0	3,996	386	-	0	-	0	434	183
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

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

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
China	Central banks and central governments		-	-	-	-	743	0	-	-	-	-	-	0		-		-		-
	Institutions		-	-	-	-	336	0	-	-	-	-	73	0		-		-		0
	Corporates		-	-	-	-	935	1	-	-	-	-	747	1		-		-		3
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	0	-	-	-	-	-	0		-		-		0
	Retail		-	-	-	-	509	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	-	-	-	-	-	58	-		-		-		-
	TOTAL		0	0	0	0	3,004	1	0	0	0	0	1,191	1	-	0	-	0	18	5
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

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

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Mozambique	Central banks and central governments		-	-	-	-	1,352	0	-	-	-	-	912	0		-		-		-
	Institutions		-	-	-	-	13	0	-	-	-	-	13	0		-		-		0
	Corporates		-	-	-	-	365	4	-	-	-	-	366	4		-		-		6
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	13	0	-	-	-	-	13	0		-		-		0
	Retail		-	-	-	-	205	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		-	-	-	-	195	1	-	-	-	-	146	1		-		-		1
	Retail - Other Retail - Of Which: SME		-	-	-	-	0	-	-	-	-	-	0	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	195	1	-	-	-	-	146	1		-		-		1
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	375	-	-	-	-	-	114	-		-		-		-
	TOTAL		0	0	0	0	2,320	7	0	0	0	0	1,574	7	-	0	-	0	13	8
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

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

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

2. CREDIT RISK

as of 30 June 2013

PT053

CAIXA GERAL DE DEPÓSITOS SA

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK

as of 30 June 2013

PT053

CAIXA GERAL DE DEPÓSITOS SA

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	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 Securitization exposure that is deducted from capital and is not included in RWA

** 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
Total	**434**	**423**

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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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
Total		215	0	215	0	0	215	0	1
[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
Total		22	0	22	0	0	22	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 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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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 counterparts with full or partial government guarantees

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

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

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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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 [2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (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[2]	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 counterparts with full or partial government guarantees

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

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

Explanatory footnotes

6. RWA

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
Total RWA [1]	**68,383**	**67,663**

Explanatory footnotes