Composition of capital

(in million Euro)

<table>
<thead>
<tr>
<th>Capital position CRD3 rules</th>
<th>Dec-11</th>
<th>Jun-12</th>
<th>References to COREP reporting</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Million EUR</td>
<td>% RWA</td>
<td>Million EUR</td>
</tr>
<tr>
<td>A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)</td>
<td>46,527</td>
<td>47,542</td>
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<tr>
<td>Of which: (+) eligible capital and reserves</td>
<td>51,706</td>
<td>52,795</td>
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<tr>
<td>Of which: (-) intangibles assets (including goodwill)</td>
<td>-5,179</td>
<td>-5,233</td>
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<tr>
<td>Of which: (+) adjustment to valuation differences in other AFS assets (1)</td>
<td>-1,587</td>
<td>-1,665</td>
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<tr>
<td>B) Deductions from common equity (Elements deducted from original own funds) (-)</td>
<td>-1,158</td>
<td>-1,176</td>
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<tr>
<td>Of which: (-) deductions of participations and subordinated claims</td>
<td>-113</td>
<td>-96</td>
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<td>Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)</td>
<td>-183</td>
<td>-143</td>
<td>0.0%</td>
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<tr>
<td>Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)</td>
<td>-862</td>
<td>-936</td>
<td>-0.2%</td>
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<tr>
<td>C) Common equity (A+B)</td>
<td>45,369</td>
<td>10.8%</td>
<td>46,366</td>
</tr>
<tr>
<td>Of which: ordinary shares subscribed by government</td>
<td>23,863</td>
<td>5.7%</td>
<td>24,706</td>
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<tr>
<td>D) Other instruments available for meeting the buffer (+)</td>
<td>0</td>
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<tr>
<td>Hybrids to be converted into ordinary shares by 31st October 2012</td>
<td>0</td>
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<td>New CoCos issued according to EBA Common Term Sheet</td>
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<tr>
<td>E) Other Existing government support measures (+)</td>
<td>0</td>
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<tr>
<td>F) Core Tier 1 including existing government support measures (C+D+E)</td>
<td>45,369</td>
<td>10.8%</td>
<td>46,366</td>
</tr>
<tr>
<td>Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)</td>
<td>52,672</td>
<td>12.5%</td>
<td>53,540</td>
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<tr>
<td>RWA</td>
<td>421,814</td>
<td>412,107</td>
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</table>

Sovereign Capital buffer

| H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (+) | -894 | -894 |
| I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios (3), as of 30th September 2011 | -635 | -635 |
| J) Additional impairments on sovereign exposures (-) | 0 | 0 |
| Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer | -7,406 | -9,276 |
| Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures | -7,406 | -9,276 |

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.
(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.
(3) It includes also possible differences between the book value and the fair value of: (i) direct sovereign exposures in derivatives; (ii) indirect sovereign exposures in the banking and trading book.

References to COREP reporting

 COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
 COREP CA 1.1.1 + COREP line 1.1.2.1
 Net amount included in T1 own funds (COREP line 1.1.5.1)
 Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
 COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
 As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
 Net amount included in T1 own funds (COREP lines from 1.1.4.1a to 1.1.5.2a (negative amount)) not subscribed by government
 Net amount included in T1 own funds (COREP lines from 1.1.2.***01 to 1.1.2.***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
 Core Tier 1 including existing government support measures (F+G) (negative amount)
 Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.***01 to 1.1.2.***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
 Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
 As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
 Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
 Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
 As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)

### Composition of RWA

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<thead>
<tr>
<th>(in million Euro)</th>
<th>Dec-11</th>
<th>Jun-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total RWA (1)</td>
<td>421,814</td>
<td>412,107</td>
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<tr>
<td>RWA for credit risk</td>
<td>376,960</td>
<td>365,570</td>
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<td>RWA Securitisation and re-securitisations</td>
<td>11,225</td>
<td>9,755</td>
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<tr>
<td>RWA Other credit risk</td>
<td>365,736</td>
<td>355,816</td>
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<tr>
<td>RWA for market risk</td>
<td>8,233</td>
<td>8,622</td>
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<td>RWA operational risk</td>
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<td>Transitional floors</td>
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<tr>
<td>RWA Other</td>
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#### Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.
## Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

### Residual Maturity

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<thead>
<tr>
<th>Country</th>
<th>0 - 1M</th>
<th>1M - 2Y</th>
<th>2Y - 5Y</th>
<th>5Y - 10Y</th>
<th>10Y - more</th>
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<td><strong>GROSS DIRECT LONG EXPOSURES</strong> (accounting value gross of provisions) (1)</td>
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<td>of which: loans and advances (1) (in HTM and Loans and Receivables portfolios)</td>
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<td>of which: Available for sale financial assets (AFS)</td>
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<tr>
<td>of which: Financial assets designated at fair value through profit or loss (FVOCI)</td>
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<td>of which: Financial assets held for trading (2)</td>
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<tr>
<td><strong>NET DIRECT POSITIONS</strong> (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (3)</td>
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<td><strong>DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES</strong> (4)</td>
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<td><strong>INDIRECT SOVEREIGN EXPOSURES</strong> (net and off balance sheet)</td>
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<td><strong>Memo Item</strong></td>
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<td>Provisions and write-off on sovereign assets (loans, advances and debt securities) (5)</td>
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<td>Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (6)</td>
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<td>Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (7) (8)</td>
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<td>Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (9)</td>
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### Total

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<td><strong>Denmark</strong></td>
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</table>
## Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

### (in million Euro)

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country</th>
<th>GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions)</th>
<th>NET DIRECT POSITIONS (gross of provisions and write-off exposures)</th>
<th>DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES</th>
<th>INDIRECT SOVEREIGN EXPOSURES (on and off balance sheet)</th>
<th>Memo Item</th>
<th>Provisions and write-off on Sovereign assets (loans, advances and derivative securities)</th>
<th>Prudential filter</th>
<th>Reserve</th>
<th>Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets</th>
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<tr>
<td></td>
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<td>of which: Loans and advances (LTA) and Loans and receivables portfolios</td>
<td>of which: Available for sale financial assets (AFS)</td>
<td>of which: Financial assets designated at fair value through profit or loss (FVPL)</td>
<td>of which: Financial assets held for trading</td>
<td>Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)</td>
<td>Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)</td>
<td>Nominal Value of Cash flows and fair value hedging contracts</td>
<td>Cash flow and fair value hedging contracts</td>
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## Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

### (in million Euro)

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<th>Residual Maturity</th>
<th>Country</th>
<th>GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)</th>
<th>NET DIRECT POSITIONS (gross of provisions and write-off exposures (long or short of each short position of sovereign debt to other counterparties only where there is maturity matching) (1))</th>
<th>DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)</th>
<th>INDIRECT SOVEREIGN EXPOSURES (on and off balance sheet) (1)</th>
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<td>of which: Financial assets designated at fair value through profit or loss (FVPL)</td>
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Notes:
1. Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011.

**Memo Item**
- **Nominal Value Direct sovereign assets in HTM and Loans and Receivables portfolios (+)**
- **Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+)**
- **Reserve AFS sovereign assets (cross the fair value of Cash flow and fair value hedging contracts) (+)**
- **Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+)**
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<td>22,363</td>
<td>22,350</td>
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</table>

Notes and definitions:

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

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

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

(4) According to CSSB Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the PV of such contracts must be reported in the column AB.

(5) Please report gross and net direct positions before eventual write-off (PSI), so in the column provisions must be included eventual write-off (FSI).
### Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

#### (in million Euro)

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country</th>
<th>Country of which: Loans and advances (West/EAST) and Loans and receivables portfolios</th>
<th>of which: Available for sale financial assets (AFS)</th>
<th>of which: Financial assets designated at fair value through profit or loss (FVPL)</th>
<th>of which: Financial assets held for trading</th>
<th>NET DIRECT POSITIONS (gross of provisions and write-off measure (long net cash short position of sovereign debt to other counterparties only where there is maturity matching))</th>
<th>DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES</th>
<th>INDIRECT SOVEREIGN EXPOSURES (on and off balance sheet)</th>
<th>Memo Item</th>
<th>Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)</th>
<th>Prudential filter AFS sovereign assets (excluding the fair value of Cash flow and fair value hedging contracts) (+)</th>
<th>Reserve AFS sovereign assets (+)</th>
<th>Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+)</th>
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</table>
Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country</th>
<th>GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions)</th>
<th>NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)</th>
<th>DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES</th>
<th>INDIRECT SOVEREIGN EXPOSURES</th>
<th>MEMO Item</th>
<th>Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)</th>
<th>Prudential filter (including the fair value of Cash flow and fair value hedging contracts) (+/-)</th>
<th>Reserve AFS sovereign assets against the fair value of Cash flow and fair value hedging contracts (+/-)</th>
<th>Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-)</th>
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<td>(in million Euro)</td>
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| ![image](image.png)

### Notes:
- **Residual Maturity**:
  - (0 - 3M)
  - (3M - 1Y)
  - (1Y - 2Y)
  - (2Y - 3Y)
  - (3Y - 5Y)
  - (5Y - 10Y)
  - (10Y - more)

### Definitions:
- **Gross Long Exposures**: Total exposure before accounting for write-offs.
- **Net Long Exposures**: Gross long exposures adjusted for write-offs.
- **Direct Sovereign Exposures in Derivatives**: Exposures through the profit or loss (FVPL).
- **Indirect Sovereign Exposures**: Exposures through the prudential filter (PFR).
- **Memo Item**: Provisions and write-offs on sovereign assets (loans, advances, and debt securities).
- **Prudential Filter**: Exposure through the prudential filter.
- **Reserve AFS Sovereign Assets**: Exposure against the fair value of cash flow and fair value hedging contracts.
- **Fair Value of Cash Flow and Fair Value Hedging Contracts on AFS Sovereign Assets**: Exposure on AFS sovereign assets against the fair value of cash flow and fair value hedging contracts.

### Additional Information:
- **Receivables Portfolios**: Receivables in the HTM portfolio.
- **Financial Assets (FAS)**: Financial assets held for trading.

---

**Source:** Internal report of a financial institution (Lloyd's Banking Group)

**Date:** June 2012

---

**Notes:**
- **IBA Recapitalization exercise 2012**
- **LLOYDS BANKING GROUP plc.**
### Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

**Residual Maturity**

<table>
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<tr>
<th>Country</th>
<th>0 - 3M</th>
<th>3M - 1Y</th>
<th>1Y - 2Y</th>
<th>2Y - 3Y</th>
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**GROSS DIRECT LONG EXPOSURES** (accounting value gross of provisions) (1)

- of which: Loans and advances (1Y - 10Y) and Loans and Receivables (0 - 3M)

**NET DIRECT POSITIONS** (net of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (2)

- of which: Financial assets designated at fair value through profit or loss (FVPL)
- of which: Financial assets held for trading (FVTO)

**DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES** (on and off balance sheet)

- Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)

**INDIRECT SOVEREIGN EXPOSURES** (on and off balance sheet)

- Available for sale financial assets (AFS)
- Nominal Value
- Prudential filter

**Memo Item**

- Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+) (3)
- Reserve
- Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (-) (4)

**Total**

(1) Gross of provisions and write-off exposures (long) and cash short position of sovereign debt to other counterparties only where there is maturity matching

(2) Net of provisions and write-off exposures (long) and cash short position of sovereign debt to other counterparties only where there is maturity matching

(3) Includes fair value hedging contracts

(4) Includes fair value hedging contracts

---

**IBA Recapitalization exercise 2012**
### Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

#### Residual Maturity

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country</th>
<th>GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions)</th>
<th>NET DIRECT POSITIONS (gross of provisions and write-off exposures (long + cash short position of sovereign debt to other counterparties only where there is maturity matching))</th>
<th>DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES</th>
<th>INDIRECT SOVEREIGN EXPOSURES (on and off balance sheet)</th>
<th>Memo Item</th>
</tr>
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<tbody>
<tr>
<td>[0 - 3M]</td>
<td>Romania</td>
<td>0</td>
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<tr>
<td>[3M - 1Y]</td>
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<td>0</td>
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<tr>
<td>[1Y - 2Y]</td>
<td>Norway</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>[2Y - 3Y]</td>
<td>Spain</td>
<td>0</td>
<td>0</td>
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<tr>
<td>[3Y - 5Y]</td>
<td>United Kingdom</td>
<td>0</td>
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<td>[5Y - 10Y]</td>
<td>United States</td>
<td>0</td>
<td>0</td>
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<tr>
<td>[10Y - more]</td>
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<td>0</td>
<td>0</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>94,919</strong></td>
<td><strong>94,919</strong></td>
<td><strong>94,919</strong></td>
<td><strong>94,919</strong></td>
<td><strong>94,919</strong></td>
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</tbody>
</table>

**Notes and definitions**

1. The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.
2. The banks disclose the exposures in the “Financial assets held for trading” portfolio after offsetting the cash short positions having the same maturities as the long positions.
3. The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on and off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereigns) with full or partial government guarantees or central, regional and local governments.
4. According to CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivatives. Moreover if fair value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the PV of such contracts must be reported in the column A1.
5. Please report gross and net direct positions before eventual write-off (PSI), in the column provisions must be included eventual write-off (PSI).