

1. CAPITAL

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 <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	35.412		35.632		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⁾ (-/+)	-353		-291		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1.943		-3.625		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-600		-546		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)	33.469	11,2%	32.007	11,2%	
Of which: ordinary shares subscribed by government	0		0		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 (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	33.469	11,2%	32.007	11,2%	
G) Hybrid instruments not subscribed by government	2.544		2.544		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)	36.013	12,1%	34.551	12,0%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	298.620		286.804		
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	270		308		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2.988		2.773		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	6.818		6.854		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	3.125		2.975		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
Central banks and central governments		-	-	-	-	98.368	14	-	-	-	-	1.546	19	-	-	-	-	-	12
Institutions		-	-	-	-	96.811	774	-	-	-	-	31.410	885	-	-	-	-	-	246
Corporates		3.714	75	191.975	28.048	37.704	1.730	3.129	-	119.544	-	30.783	2.211	37	-	10.907	-	1.827	
Corporates - Of Which: Specialised Lending		801	16	18.376	1.012	946	4	886	-	15.344	-	942	6	8	-	221	-	0	
Corporates - Of Which: SME		984	20	58.816	16.802	7.324	600	907	-	38.385	-	5.467	658	10	-	7.349	-	214	
Retail		-	-	77.038	9.227	39.466	2.559	-	-	17.540	-	26.054	2.827	-	-	4.276	-	3.468	
Retail - Secured on real estate property	51,2%	-	-	65.646	4.536	5.433	387	-	-	12.906	-	2.151	265	-	-	1.171	-	377	
Retail - Secured on real estate property - Of Which: SME	44,0%	-	-	5.085	1.180	763	29	-	-	1.333	-	299	28	-	-	297	-	2	
Retail - Secured on real estate property - Of Which: non-SME	52,0%	-	-	60.560	3.356	4.671	359	-	-	11.573	-	1.853	237	-	-	874	-	375	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	11.392	4.691	34.032	2.172	-	-	4.633	-	23.903	2.562	-	-	3.105	-	3.091	
Retail - Other Retail - Of Which: SME		-	-	11.392	4.691	4.166	569	-	-	4.633	-	2.785	651	-	-	3.105	-	402	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	29.866	1.603	-	-	-	-	21.118	1.911	-	-	-	-	2.689	
Equity		314	49	-	-	2.383	1	943	139	-	-	2.751	2	-	-	-	-	-	
Securitisation		1.174	-	-	-	2.361	-	2.285	-	-	-	3.960	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	4	4	13.697	285	-	-	1	-	6.908	371	-	-	0	-	427	
TOTAL		5.202	124	269.016	37.279	290.790	5.365	6.357	139	137.084	0	103.414	6.315	33	37	2.179	15.184	732	5.980
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 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	82.260	14	-	-	-	-	180	18	-	-	-	-	-	11
Institutions		-	-	-	-	47.397	551	-	-	-	-	18.910	702	-	-	-	-	-	123
Corporates		-	-	157.659	27.219	18.123	990	-	-	101.173	-	13.303	1.192	-	-	10.579	-	460	
Corporates - Of Which: Specialised Lending		-	-	14.131	1.010	869	4	-	-	11.743	-	858	6	-	-	221	-	0	
Corporates - Of Which: SME		-	-	58.659	16.790	7.188	600	-	-	38.246	-	5.359	658	-	-	7.344	-	214	
Retail		-	-	74.140	9.159	28.485	1.926	-	-	16.892	-	18.892	2.283	-	-	4.247	-	2.426	
Retail - Secured on real estate property	51,0%	-	-	62.749	4.468	2.592	138	-	-	12.259	-	1.089	129	-	-	1.142	-	14	
Retail - Secured on real estate property - Of Which: SME	44,0%	-	-	5.085	1.180	762	29	-	-	1.333	-	299	28	-	-	297	-	2	
Retail - Secured on real estate property - Of Which: non-SME	51,7%	-	-	57.663	3.288	1.829	109	-	-	10.926	-	790	101	-	-	845	-	12	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	11.392	4.691	25.893	1.788	-	-	4.633	-	17.803	2.154	-	-	3.105	-	2.412	
Retail - Other Retail - Of Which: SME		-	-	11.392	4.691	4.161	568	-	-	4.633	-	2.781	650	-	-	3.105	-	402	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	21.732	1.219	-	-	-	-	15.022	1.504	-	-	-	-	2.011	
Equity		303	49	-	-	2.243	1	915	139	-	-	2.610	2	-	-	-	-	-	
Securitisation		313	-	-	-	2.188	-	232	-	-	-	3.003	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	4	4	10.980	111	-	-	1	-	4.910	200	-	-	0	-	8	
TOTAL		615	49	231.802	36.382	191.675	3.593	1.147	139	118.066	0	61.808	4.397	1	0	1.935	14.826	357	3.028
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
United Kingdom	Central banks and central governments	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	16.178	0	-	-	-	-	-	-	2.218	0	-	-	-	-
	Corporates	-	-	2.732	136	625	1	-	-	1.596	-	338	2	-	-	-	30	-	16
	Corporates - Of Which: Specialised Lending	-	-	345	-	6	-	-	-	512	-	6	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	0	-	4	-	-	-	0	-	4	-	-	-	-	-	-	-
	Retail	-	-	31	1	6	0	-	-	10	-	3	0	-	-	-	0	-	0
	Retail - Secured on real estate property	49,5%	-	-	31	1	2	-	-	10	-	1	-	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	16,2%	-	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	49,6%	-	-	31	1	2	-	-	10	-	1	-	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	4	0	-	-	-	-	2	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4	0	-	-	-	-	2	0	-	-	-	-	-	0
	Equity	-	0	-	-	21	-	-	0	-	-	21	-	-	-	-	-	-	-
	Securitisation	-	133	-	-	3	-	243	-	-	-	1	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	7	-	-	-	-	-	7	-	-	-	-	-	-	-
	TOTAL		133	0	2.763	137	16.841	1	243	0	1.606	0	2.588	2	-	0	44	31	4
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	-	-	1.367	-	-	-	-	-	1	-	-	-	-	-	-	-
	Institutions	-	-	-	-	2.480	-	-	-	-	-	497	-	-	-	-	-	-	-
	Corporates	-	-	8.199	10	1.748	5	-	-	2.869	-	847	5	-	-	5	-	30	-
	Corporates - Of Which: Specialised Lending	-	-	364	-	-	-	-	-	237	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	36	-	5	-	-	-	38	-	4	-	-	-	-	-	-	-
	Retail	-	-	12	0	3	0	-	-	3	-	2	0	-	-	-	0	-	0
	Retail - Secured on real estate property	47,3%	-	-	11	0	0	0	-	-	2	-	0	0	-	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	47,3%	-	-	11	0	0	0	-	-	2	-	0	0	-	-	0	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1	-	3	0	-	-	0	-	2	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	1	-	0	-	-	-	0	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	3	0	-	-	-	-	2	0	-	-	-	-	-	0
	Equity	-	5	-	-	36	-	9	-	-	-	36	-	-	-	-	-	-	-
	Securitisation	-	35	-	-	7	-	333	-	-	-	53	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	13	-	-	-	-	-	13	-	-	-	-	-	-	-
	TOTAL		40	0	8.211	10	5.673	5	342	0	2.872	0	1.449	5	-	0	24	5	6
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Slovakia	Central banks and central governments	-	-	-	-	3.053	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	345	7	-	-	-	-	122	4	-	-	-	-	-	-
	Corporates	3.714	75	225	2	666	13	3.129	-	146	-	666	20	37	-	1	-	41	-
	Corporates - Of Which: Specialised Lending	801	16	107	2	-	-	886	-	12	-	-	-	8	-	1	-	-	-
	Corporates - Of Which: SME	984	20	-	-	-	-	907	-	-	-	-	-	10	-	-	-	-	-
	Retail	-	-	2.759	56	1.763	36	-	-	612	-	1.309	41	-	-	27	-	111	-
	Retail - Secured on real estate property	69,1%	-	2.759	56	33	1	-	-	612	-	12	0	-	-	27	-	2	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	69,1%	-	2.759	56	33	1	-	-	612	-	12	0	-	-	27	-	2	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	1.730	35	-	-	-	-	1.297	40	-	-	-	-	109	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.730	35	-	-	-	-	1.297	40	-	-	-	-	109	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	302	6	-	-	-	-	195	6	-	-	-	-	19	-
	TOTAL		3.714	75	2.984	58	6.129	62	3.129	0	758	0	2.292	71	32	37	25	28	31
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	-	-	281	-	-	-	-	-	84	-	-	-	-	-	-	-
	Institutions	-	-	-	-	10.703	-	-	-	-	-	1.265	-	-	-	-	-	-	-
	Corporates	-	-	3.974	73	1.217	0	-	-	1.820	-	902	0	-	-	47	-	0	-
	Corporates - Of Which: Specialised Lending	-	-	605	-	0	-	-	-	408	-	0	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	15	0	26	-	-	-	13	-	1	-	-	-	0	-	-	-
	Retail	-	-	6	0	1	0	-	-	1	-	1	0	-	-	0	-	1	-
	Retail - Secured on real estate property	51,7%	-	6	0	0	-	-	-	1	-	0	-	-	-	0	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,7%	-	6	0	0	-	-	-	1	-	0	-	-	-	0	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	1	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	1	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	12	-	-	-	0	-	-	4	-	-	0	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	8	-	-	-	-	-	2	-	-	-	-	-	-	-
	TOTAL		12	0	3.980	74	12.209	0	4	0	1.822	0	2.254	0	-	0	15	47	8
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Luxembourg	Central banks and central governments	-	-	-	-	1.422	-	-	-	-	-	-	0	-	-	-	-	-	-
	Institutions	-	-	-	-	1.600	8	-	-	-	-	779	5	-	-	-	-	-	-
	Corporates	-	-	908	21	929	3	-	-	682	-	856	5	-	-	4	-	-	2
	Corporates - Of Which: Specialised Lending	-	-	31	-	-	-	-	-	46	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	3	-	-	-	-	-	3	-	-	-	-	-	-	-
	Retail	-	-	1	-	0	0	-	-	0	-	0	0	-	-	-	-	-	0
	Retail - Secured on real estate property	51,7%	-	-	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,7%	-	-	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Equity	-	0	-	-	7	-	0	-	-	-	7	-	-	-	-	-	-	-
	Securitisation	-	21	-	-	3	-	189	-	-	-	3	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	306	2	-	-	-	-	294	3	-	-	-	-	-	4
TOTAL		21	0	909	21	4.267	13	189	0	682	0	1.940	13	-	0	5	4	7	6
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

* Refers to the part of 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
Croatia	Central banks and central governments	-	-	-	-	3.026	-	-	-	-	-	747	-	-	-	-	-	-	-
	Institutions	-	-	-	-	1.203	49	-	-	-	-	570	33	-	-	-	-	-	1
	Corporates	-	-	223	1	2.607	100	-	-	240	-	2.610	146	-	-	0	-	-	170
	Corporates - Of Which: Specialised Lending	-	-	48	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	1	69	-	-	-	-	-	69	-	-	0	-	-	-	-
	Retail	-	-	0	-	3.073	129	-	-	0	-	1.894	116	-	-	-	-	-	219
	Retail - Secured on real estate property	49,8%	-	-	0	-	1.026	43	-	-	0	-	359	22	-	-	-	-	73
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	49,8%	-	-	0	-	1.026	43	-	-	0	-	359	22	-	-	-	-	73
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	2.047	86	-	-	-	-	1.535	94	-	-	-	-	-	146
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2.047	86	-	-	-	-	1.535	94	-	-	-	-	-	146
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	448	19	-	-	-	-	240	15	-	-	-	-	-	32
TOTAL		0	0	223	1	10.358	296	0	0	240	0	6.061	309	-	0	2	0	93	422
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		
Hungary	Central banks and central governments	-	-	-	-	1.342	-	-	-	-	-	-	-	74	-	-	-	-	-	-	-
	Institutions	-	-	-	-	492	48	-	-	-	-	-	-	374	47	-	-	-	-	-	62
	Corporates	-	-	154	7	2.627	298	-	-	-	259	-	2.617	376	-	-	-	-	5	615	
	Corporates - Of Which: Specialised Lending	-	-	105	-	-	-	-	-	-	214	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	0	-	1.713	196	-	-	0	-	925	134	-	-	-	-	-	319		
	Retail - Secured on real estate property	57,3%	-	-	0	-	981	112	-	-	0	-	377	54	-	-	-	-	-	181	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	57,3%	-	-	0	-	981	112	-	-	0	-	377	54	-	-	-	-	-	181	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Other Retail	-	-	-	-	732	84	-	-	-	-	549	79	-	-	-	-	-	138		
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	732	84	-	-	-	-	549	79	-	-	-	-	-	138		
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Other non-credit obligation assets	-	-	-	-	721	83	-	-	-	-	656	95	-	-	-	-	-	260		
TOTAL		0	0	155	7	6.894	625	0	0	259	0	4.646	652	-	0	6	5	0	1.256		
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/D	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/D	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	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	102.948	5	-	-	-	-	2.517	7	-	-	-	-	-	9
Institutions		-	-	-	-	83.944	725	-	-	-	-	30.614	752	-	-	-	-	-	284
Corporates		3.529	69	181.659	31.051	35.096	1.715	3.107	-	114.340	-	28.108	2.202	58	-	12.625	-	1.854	
Corporates - Of Which: Specialised Lending		830	16	17.851	1.280	759	6	915	-	14.850	-	754	9	14	-	318	-	1	
Corporates - Of Which: SME		1.032	20	55.425	18.517	7.288	540	980	-	36.619	-	5.351	597	17	-	8.399	-	240	
Retail		-	-	75.721	9.665	37.923	2.476	-	-	17.234	-	24.926	2.724	-	-	4.542	-	3.638	
Retail - Secured on real estate property	52.0%	-	-	65.132	4.846	6.622	622	-	-	12.840	-	2.700	485	-	-	1.310	-	472	
Retail - Secured on real estate property - Of Which: SME	45.3%	-	-	5.254	1.286	1.468	179	-	-	1.401	-	683	177	-	-	337	-	19	
Retail - Secured on real estate property - Of Which: non-SME	52.9%	-	-	59.878	3.560	5.154	444	-	-	11.439	-	2.017	308	-	-	973	-	453	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	10.589	4.820	31.301	1.854	-	-	4.394	-	22.226	2.239	-	-	3.231	-	3.166	
Retail - Other Retail - Of Which: SME		-	-	10.589	4.820	2.755	366	-	-	4.394	-	2.043	433	-	-	3.231	-	415	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	28.546	1.488	-	-	-	-	20.183	1.806	-	-	-	-	2.751	
Equity		300	48	-	-	2.109	1	965	138	-	-	2.416	3	-	-	-	-	-	
Securitisation		929	-	-	-	2.302	-	2.172	-	-	-	4.421	-	-	-	-	-	-	
Other non-credit obligation assets		0	-	17	9	13.328	290	0	-	3	-	7.111	363	-	-	0	-	465	
TOTAL		4.758	117	257.397	40.726	277.651	5.211	6.244	138	131.578	0	100.113	6.050	19	58	2.136	17.167	580	6.250
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
Central banks and central governments		-	-	-	-	83.700	5	-	-	-	-	154	7	-	-	-	-	-	9
Institutions		-	-	-	-	40.847	543	-	-	-	-	18.979	624	-	-	-	-	-	158
Corporates		-	-	147.302	30.222	17.530	963	-	-	95.745	-	12.824	1.163	-	-	12.275	-	518	
Corporates - Of Which: Specialised Lending		-	-	13.925	1.279	697	6	-	-	11.430	-	693	9	-	-	317	-	1	
Corporates - Of Which: SME		-	-	55.270	18.498	6.788	539	-	-	36.455	-	5.119	597	-	-	8.390	-	240	
Retail		-	-	72.761	9.598	26.936	1.801	-	-	16.608	-	17.769	2.137	-	-	4.493	-	2.597	
Retail - Secured on real estate property	51.0%	-	-	62.173	4.779	3.771	350	-	-	12.215	-	1.641	337	-	-	1.262	-	63	
Retail - Secured on real estate property - Of Which: SME	45.3%	-	-	5.254	1.286	1.468	179	-	-	1.401	-	683	177	-	-	337	-	19	
Retail - Secured on real estate property - Of Which: non-SME	51.7%	-	-	56.918	3.493	2.303	171	-	-	10.814	-	958	160	-	-	925	-	44	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	10.588	4.820	23.165	1.451	-	-	4.393	-	16.128	1.800	-	-	3.231	-	2.535	
Retail - Other Retail - Of Which: SME		-	-	10.588	4.820	2.751	366	-	-	4.393	-	2.039	433	-	-	3.231	-	414	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	20.414	1.085	-	-	-	-	14.088	1.367	-	-	-	-	2.120	
Equity		288	48	-	-	1.990	1	934	138	-	-	2.297	3	-	-	-	-	-	
Securitisation		250	-	-	-	2.149	-	178	-	-	-	3.569	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	17	9	10.608	107	-	-	3	-	5.237	195	-	-	0	-	11	
TOTAL		538	48	220.080	39.829	183.760	3.420	1.113	138	112.356	0	60.830	4.129	1	0	1.875	16.769	176	3.293
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	
United Kingdom	Central banks and central governments	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	12.888	-	-	-	-	-	-	2.032	-	-	-	-	-	-	-
	Corporates	-	-	2.562	112	594	1	-	-	1.212	-	303	2	-	-	-	27	-	-	16
	Corporates - Of Which: Specialised Lending	-	-	231	-	6	-	-	-	262	-	6	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	0	0	0	-	-	-	0	-	0	-	-	-	0	-	-	-	-
	Retail	-	-	28	2	7	0	-	-	7	-	4	0	-	-	-	-	-	-	0
	Retail - Secured on real estate property	50,5%	-	-	28	2	3	-	-	7	-	1	-	-	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	15,1%	-	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	50,6%	-	-	28	2	3	-	-	7	-	1	-	-	-	-	-	-	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	0	-	5	0	-	-	0	-	3	0	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	0	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4	0	-	-	-	-	3	0	-	-	-	-	-	-	0
	Equity	-	0	-	-	13	-	-	-	0	-	-	-	13	-	-	-	-	-	-
	Securitisation	-	105	-	-	-	-	-	213	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	2	-	-	-	-	-	-	-	2	-	-	-	-	-	-
	TOTAL	-	105	0	2.591	114	13.539	1	213	0	1.219	0	2.354	2	0	0	28	27	3	16
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	
U.S.	Central banks and central governments	-	-	-	-	1.671	-	-	-	-	-	169	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	2.262	-	-	-	-	-	481	-	-	-	-	-	-	-	
	Corporates	-	-	7.887	16	1.416	1	-	-	3.066	-	703	1	-	-	8	-	-	28	
	Corporates - Of Which: Specialised Lending	-	-	473	-	-	-	-	-	397	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	13	6	5	1	-	-	9	-	5	1	-	-	1	-	-	-	-
	Retail	-	-	12	0	3	0	-	-	3	-	2	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	49,2%	-	-	11	0	1	0	-	-	2	-	0	0	-	-	0	-	0	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	49,2%	-	-	11	0	1	0	-	-	2	-	0	0	-	-	0	-	0	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	0	-	2	0	-	-	1	-	1	0	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	0	-	0	-	-	-	1	-	0	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2	0	-	-	-	-	1	0	-	-	-	-	-	-	0
	Equity	-	5	-	-	36	-	-	9	-	-	36	-	-	-	-	-	-	-	-
	Securitisation	-	31	-	-	-	9	-	298	-	-	-	85	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	0	-	13	-	-	0	-	13	-	-	-	-	-	-	-	-
	TOTAL	-	36	0	7.898	16	5.410	1	306	0	3.069	0	1.489	1	0	0	25	8	21	29
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	
Slovakia	Central banks and central governments	-	-	-	-	3.036	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	411	8	-	-	-	-	-	-	122	4	-	-	-	-	-
	Corporates	3.529	69	205	2	590	11	3.107	-	114	-	590	18	-	58	-	1	-	29	
	Corporates - Of Which: Specialised Lending	830	16	78	2	-	-	915	-	-	-	-	-	-	14	-	1	-	-	
	Corporates - Of Which: SME	1.032	20	-	-	0	-	980	-	-	-	-	0	-	17	-	-	-	-	
	Retail	-	-	2.820	55	1.828	36	-	-	591	-	1.356	43	-	-	-	46	-	90	
	Retail - Secured on real estate property	68,2%	-	2.820	55	38	1	-	-	591	-	13	0	-	-	-	46	-	2	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	68,2%	-	2.820	55	38	1	-	-	591	-	13	0	-	-	-	46	-	2	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	1.790	35	-	-	-	-	1.342	42	-	-	-	-	-	88	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.790	35	-	-	-	-	1.342	42	-	-	-	-	-	88	
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	358	7	-	-	-	-	208	7	-	-	-	-	-	18	
TOTAL		3.529	69	3.025	57	6.224	62	3.107	0	705	0	2.276	72	16	58	14	48	59	137	
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	-	-	-	-	354	-	-	-	-	-	-	118	-	-	-	-	-	-
	Institutions	-	-	-	-	6.668	-	-	-	-	-	-	961	-	-	-	-	-	-
	Corporates	-	-	3.955	75	1.167	0	-	-	1.740	-	823	0	-	-	-	50	-	0
	Corporates - Of Which: Specialised Lending	-	-	623	-	0	-	-	-	393	-	0	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	16	-	26	-	-	-	18	-	1	-	-	-	-	-	-	-
	Retail	-	-	6	0	2	0	-	-	1	-	1	0	-	-	-	0	-	1
	Retail - Secured on real estate property	51,0%	-	6	0	0	0	-	-	1	-	0	0	-	-	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,0%	-	6	0	0	0	-	-	1	-	0	0	-	-	-	0	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	2	0	-	-	-	-	1	0	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	-	1
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	12	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	-
TOTAL		12	0	3.962	76	8.193	0	4	0	1.741	0	1.905	0	-	0	13	50	9	1
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

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	
Luxembourg	Central banks and central governments	-	-	-	-	3.616	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	1.932	4	-	-	-	-	693	2	-	-	-	-	-	-	-
	Corporates	-	-	695	21	760	23	-	-	568	-	652	35	-	-	4	-	-	-	4
	Corporates - Of Which: Specialised Lending	-	-	30	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	-	-
	Retail	-	-	1	-	0	0	-	-	0	-	0	0	-	-	-	-	-	-	0
	Retail - Secured on real estate property	47,5%	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	47,5%	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0
	Equity	-	0	-	-	7	-	0	-	0	-	7	-	-	-	-	-	-	-	-
	Securitisation	-	11	-	-	-	-	137	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	284	1	-	-	-	-	267	2	-	-	-	-	-	-	3
	TOTAL		11	0	696	21	6.599	29	137	0	568	0	1.620	39	1	0	15	4	13	6
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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** 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
Croatia	Central banks and central governments	-	-	-	-	3.327	-	-	-	-	-	1.413	-	-	-	-	-	-	-
	Institutions	-	-	-	-	949	44	-	-	-	-	547	36	-	-	-	-	-	1
	Corporates	-	-	249	0	2.328	112	-	-	339	-	2.330	164	-	-	0	-	-	158
	Corporates - Of Which: Specialised Lending	-	-	47	-	-	-	-	-	37	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	1	0	-	-	-	-	1	-	-	-	-	-	0	-	-	-
	Retail	-	-	0	-	3.046	147	-	-	0	-	1.876	132	-	-	-	-	-	208
	Retail - Secured on real estate property	50,1%	-	-	0	-	1.021	49	-	-	0	-	357	25	-	-	-	-	70
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	50,1%	-	-	0	-	1.021	49	-	-	0	-	357	25	-	-	-	-	70
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	2.025	98	-	-	-	-	1.519	107	-	-	-	-	-	138
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2.025	98	-	-	-	-	1.519	107	-	-	-	-	-	138
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	473	23	-	-	-	-	245	17	-	-	-	-	-	32
	TOTAL		0	0	249	0	10.124	327	0	0	339	0	6.412	350	-	0	6	0	77
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
Hungary	Central banks and central governments	-	-	-	-	1.248	-	-	-	-	-	-	229	-	-	-	-	-	-
	Institutions	-	-	-	-	276	28	-	-	-	-	154	19	-	-	-	-	-	59
	Corporates	-	-	149	5	2.465	295	-	-	-	238	-	2.459	369	-	-	-	5	647
	Corporates - Of Which: Specialised Lending	-	-	93	-	-	-	-	-	-	189	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	0	-	1.568	189	-	-	0	-	796	120	-	-	-	-	-	340
	Retail - Secured on real estate property	54,5%	-	0	-	1.034	125	-	-	0	-	396	60	-	-	-	-	-	228
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	54,5%	-	0	-	1.034	125	-	-	0	-	396	60	-	-	-	-	-	228
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	533	64	-	-	-	-	400	60	-	-	-	-	-	112
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	533	64	-	-	-	-	400	60	-	-	-	-	-	112
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	626	75	-	-	-	-	567	85	-	-	-	-	-	274
TOTAL		0	0	150	5	6.183	588	0	0	238	0	4.205	593	-	0	4	5	0	1.320
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/D	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/D	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	-	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Explanatory footnotes

3. SECURITISATION SUMMARY

IT040
INTESA SANPAOLO S.p.A

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	3.535	3.231
Trading Book (excl. correlation trading)	1.561	1.156
Correlation Trading Portfolio	35	35
Total	5.131	4.422

Explanatory footnotes

4. MARKET RISK

IT040
INTESA SANPAOLO S.p.A

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	513	8.654	250	9.613
TDI - General risk	425	2.146	238	2.705
TDI - Specific risk	88	6.508	13	6.909
Equities	188	1.413	188	1.543
Equities - General risk	100	0	100	0
Equities - Specific risk	88	1.413	88	1.543
Foreign exchange risk	600	0	1.013	0
Commodities risk	0	1.861	0	2.219

Explanatory footnotes

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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]		2	0	2	0	0	2	0	0
[1Y - 2Y]		10	0	10	3	0	6	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		26	0	23	0	0	23	0	0
[5Y - 10Y]		17	0	17	0	0	17	0	-1
[10Y - more]		3	0	3	0	0	0	0	0
Total		58	0	55	3	0	49	0	-0
[0 - 3M]	Belgium	31	0	31	31	0	1	0	-0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	-0
[2Y - 3Y]		56	49	55	3	0	3	0	-0
[3Y - 5Y]		2	0	2	2	0	0	0	0
[5Y - 10Y]		1	0	-16	0	0	-16	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		93	50	75	36	0	-11	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	0
[2Y - 3Y]		2	0	2	0	0	2	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		2	0	2	0	0	2	0	0
[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

IT040
INTESA SANPAOLO S.p.A

(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	5	5	5	0	0	0	0	0
[3M - 1Y]		4	4	4	0	0	0	0	0
[1Y - 2Y]		3	3	3	0	0	0	0	0
[2Y - 3Y]		3	2	3	0	0	0	0	0
[3Y - 5Y]		5	5	5	0	0	0	0	0
[5Y - 10Y]		37	6	37	31	0	-0	0	0
[10Y - more]		7	7	7	0	0	0	0	0
Total		64	32	63	31	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]		2	2	2	0	0	0	0	0
[1Y - 2Y]		2	2	2	0	0	0	0	0
[2Y - 3Y]		59	2	59	0	0	57	0	0
[3Y - 5Y]		4	4	4	0	0	-0	0	0
[5Y - 10Y]		12	4	12	0	0	8	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		79	14	79	0	0	65	0	0

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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	3	0	3	0	0	3	0	0
[3M - 1Y]		7	1	7	0	0	6	0	0
[1Y - 2Y]		27	1	25	3	0	20	0	-0
[2Y - 3Y]		45	1	-59	0	0	-60	0	0
[3Y - 5Y]		7	3	-2	0	0	-5	0	0
[5Y - 10Y]		112	7	100	0	0	2	0	1
[10Y - more]		47	5	43	0	0	4	0	0
Total		249	19	119	3	0	-29	0	1
[0 - 3M]	Germany	60	0	-41	26	0	-67	0	0
[3M - 1Y]		601	0	554	0	20	534	0	-0
[1Y - 2Y]		193	0	167	51	0	116	0	-0
[2Y - 3Y]		165	0	140	0	0	140	0	0
[3Y - 5Y]		260	0	189	27	0	71	0	0
[5Y - 10Y]		81	0	29	0	0	29	0	0
[10Y - more]		9	0	7	0	0	7	0	0
Total		1.368	0	1.045	104	20	830	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]		1	0	1	0	0	1	0	0
Total		1	0	1	0	0	1	0	0
[0 - 3M]	Hungary	870	26	870	780	0	63	0	-0
[3M - 1Y]		68	22	68	0	0	20	0	0
[1Y - 2Y]		40	19	40	0	0	2	0	0
[2Y - 3Y]		24	14	20	0	0	-1	0	-0
[3Y - 5Y]		106	30	106	43	0	4	0	0
[5Y - 10Y]		65	34	65	0	0	2	0	-0
[10Y - more]		180	38	180	0	0	1	0	-0
Total		1.352	183	1.348	824	0	91	0	-0

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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	15.811	3.207	15.498	11.243	0	1.048	0	-0
[3M - 1Y]		13.554	2.763	13.400	8.544	0	2.094	-23	0
[1Y - 2Y]		16.693	2.316	16.534	13.622	0	591	0	-0
[2Y - 3Y]		7.095	1.726	6.602	4.997	28	-132	3	0
[3Y - 5Y]		6.871	3.669	6.363	2.350	30	287	-4	-114
[5Y - 10Y]		7.898	4.526	7.514	1.561	0	302	2	5
[10Y - more]		11.554	8.542	11.441	1.049	0	-32	3.856	37
Total		79.476	26.748	77.352	43.365	58	4.159	3.834	-72
[0 - 3M]	Latvia	1	1	1	0	0	0	0	0
[3M - 1Y]		3	3	3	0	0	0	0	0
[1Y - 2Y]		3	3	3	0	0	0	0	0
[2Y - 3Y]		3	3	3	0	0	0	0	0
[3Y - 5Y]		7	7	7	0	0	0	0	0
[5Y - 10Y]		18	17	18	0	0	1	0	0
[10Y - more]		15	15	15	0	0	0	0	0
Total		50	49	50	0	0	1	0	0

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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]		1	0	1	0	0	1	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		23	0	23	23	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		26	0	26	23	0	3	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

IT040
INTESA SANPAOLO S.p.A

(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	4	0	4	0	0	4	0	0
[3M - 1Y]		5	0	5	0	0	5	0	-0
[1Y - 2Y]		83	0	83	32	0	52	0	0
[2Y - 3Y]		3	0	3	3	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		96	0	95	35	0	60	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		15	0	15	0	0	15	0	0
[1Y - 2Y]		37	0	37	0	0	37	0	0
[2Y - 3Y]		14	0	14	0	0	14	0	0
[3Y - 5Y]		174	0	174	0	0	174	0	0
[5Y - 10Y]		15	0	15	0	0	15	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		255	0	255	0	0	255	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]		16	0	16	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		36	0	34	23	0	-2	0	0
[5Y - 10Y]		0	0	-0	0	0	-0	0	0
[10Y - more]		27	0	27	0	0	11	0	0
Total		79	0	78	23	0	9	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	0	0	0
[5Y - 10Y]		4	4	4	0	0	-0	0	0
[10Y - more]		6	6	6	0	0	0	0	0
Total		11	10	11	0	0	1	0	0

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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	42	0	42	42	0	0	0	0
[3M - 1Y]		43	3	43	40	0	0	0	0
[1Y - 2Y]		7	3	7	4	0	0	0	0
[2Y - 3Y]		24	3	24	10	0	1	0	0
[3Y - 5Y]		21	6	21	15	0	0	0	0
[5Y - 10Y]		37	2	34	27	0	5	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		175	18	172	138	0	6	0	0
[0 - 3M]	Slovakia	146	18	146	127	0	0	0	0
[3M - 1Y]		76	16	76	0	0	25	0	0
[1Y - 2Y]		601	13	601	99	0	10	0	0
[2Y - 3Y]		401	10	401	391	0	0	0	0
[3Y - 5Y]		969	21	969	745	0	33	0	0
[5Y - 10Y]		430	24	430	83	0	0	0	0
[10Y - more]		144	27	144	0	0	4	0	0
Total		2.767	129	2.767	1.446	0	72	0	0
[0 - 3M]	Slovenia	72	27	72	46	0	0	0	0
[3M - 1Y]		23	23	23	0	0	0	0	0
[1Y - 2Y]		19	19	19	0	0	0	0	0
[2Y - 3Y]		40	14	40	26	0	0	0	0
[3Y - 5Y]		52	30	52	21	0	0	0	0
[5Y - 10Y]		62	35	62	27	0	0	0	0
[10Y - more]		50	39	50	11	0	0	0	0
Total		318	187	318	131	0	0	0	0
[0 - 3M]	Spain	21	21	21	0	0	0	0	0
[3M - 1Y]		191	30	191	0	0	99	0	1
[1Y - 2Y]		49	48	49	0	0	-49	0	-1
[2Y - 3Y]		82	58	82	0	0	25	0	0
[3Y - 5Y]		344	129	344	0	0	15	0	0
[5Y - 10Y]		364	209	364	0	0	5	0	1
[10Y - more]		42	42	42	0	0	0	0	-9
Total		1.093	537	1.093	0	0	94	0	-8

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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	12	0	12	3	0	10	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		19	0	19	0	0	19	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		58	0	58	0	0	58	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		90	0	90	3	0	87	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	353	0	353	0	0	353	0	0
[3M - 1Y]		846	0	846	0	0	846	0	0
[1Y - 2Y]		8	0	8	0	0	8	0	0
[2Y - 3Y]		51	0	51	0	0	51	0	0
[3Y - 5Y]		197	0	197	0	0	197	0	0
[5Y - 10Y]		31	0	31	31	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1.486	0	1.486	31	0	1.456	0	0

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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	83	0	83	0	0	83	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	0	0	4	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		87	0	87	0	0	87	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		18	0	18	0	0	18	0	0
[1Y - 2Y]		27	0	27	0	0	27	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		44	0	44	0	0	44	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]		1	0	1	1	0	0	0	-0
[2Y - 3Y]		3	0	3	2	0	0	0	0
[3Y - 5Y]		42	0	42	13	0	0	0	0
[5Y - 10Y]		82	0	82	18	0	0	0	0
[10Y - more]		54	0	54	3	0	0	0	0
Total		184	0	184	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

IT040
INTESA SANPAOLO S.p.A

(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	452	8	452	75	268	3	0	0
[3M - 1Y]		696	161	696	110	207	0	0	0
[1Y - 2Y]		356	160	356	29	0	16	0	-0
[2Y - 3Y]		169	88	169	0	0	3	0	0
[3Y - 5Y]		958	785	958	23	10	1	0	0
[5Y - 10Y]		77	63	77	0	0	-1	0	0
[10Y - more]		11	0	11	6	1	4	0	0
Total		2.718	1.265	2.718	243	486	25	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	3	0	3	0	0	3	0	0
[3M - 1Y]		2	0	2	0	0	2	0	0
[1Y - 2Y]		17	0	17	0	0	17	0	0
[2Y - 3Y]		-5	0	-5	0	0	-5	0	-0
[3Y - 5Y]		7	0	7	4	0	4	0	0
[5Y - 10Y]		3	0	3	0	0	3	0	-0
[10Y - more]		23	0	23	14	0	8	0	0
Total		51	0	51	18	0	33	0	-0

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

as of 31 December 2012

IT040
INTESA SANPAOLO S.p.A

(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	811	5	811	0	0	793	0	0
[3M - 1Y]		327	4	327	15	0	307	0	0
[1Y - 2Y]		6	4	6	0	0	2	0	0
[2Y - 3Y]		34	3	34	32	0	0	0	0
[3Y - 5Y]		47	6	46	18	0	-1	0	0
[5Y - 10Y]		31	7	31	23	0	1	0	-0
[10Y - more]		27	8	27	18	0	1	0	0
Total		1.282	37	1.282	106	0	1.104	0	-0
[0 - 3M]	Others	30	0	30	26	0	4	0	0
[3M - 1Y]		2	0	2	0	0	2	0	-1
[1Y - 2Y]		28	0	28	23	0	5	0	0
[2Y - 3Y]		27	0	27	20	0	7	0	-0
[3Y - 5Y]		5	0	5	0	0	5	0	0
[5Y - 10Y]		25	0	25	0	0	-6	0	0
[10Y - more]		2	0	2	0	0	2	0	0
Total		120	0	120	69	0	20	0	-1
TOTAL EEA 30		87.703	27.976	85.096	46.165	78	5.746	3.834	-80

Notes and definitions

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

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

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

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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	11	0	11	0	0	11	0	0
[3M - 1Y]		9	0	9	0	0	9	0	0
[1Y - 2Y]		5	0	5	3	0	2	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		9	0	9	0	0	9	0	0
[10Y - more]		3	0	3	-0	0	-0	0	0
Total	38	0	38	3	0	32	0	0	
[0 - 3M]	Belgium	32	0	32	0	0	32	0	0
[3M - 1Y]		2	0	2	0	0	2	0	-0
[1Y - 2Y]		6	0	6	3	0	3	0	0
[2Y - 3Y]		3	0	3	2	0	1	0	0
[3Y - 5Y]		1	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	-0	0	1	0	0
Total	45	0	45	5	0	40	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	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]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		6	0	6	0	0	0	0	0
[1Y - 2Y]		4	0	4	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	9	0	9	0	0	0	0	0	

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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	3	3	3	0	0	0	0	0
[3M - 1Y]		4	4	4	0	0	0	0	0
[1Y - 2Y]		3	3	3	0	0	0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0
[3Y - 5Y]		34	5	34	29	0	0	0	0
[5Y - 10Y]		5	5	5	0	0	0	0	0
[10Y - more]		7	6	7	-0	0	1	0	0
Total		58	28	58	29	0	1	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]		2	2	2	0	0	0	0	0
[1Y - 2Y]		2	2	2	0	0	-0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0
[3Y - 5Y]		19	4	19	0	0	15	0	0
[5Y - 10Y]		3	3	3	0	0	0	0	0
[10Y - more]		-0	0	-0	0	0	-0	0	0
Total		28	13	28	0	0	15	0	0

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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	54	0	54	0	0	54	0	0
[3M - 1Y]		13	1	9	3	0	5	0	0
[1Y - 2Y]		30	1	-1	0	0	-3	0	-0
[2Y - 3Y]		77	1	-29	0	0	-31	0	0
[3Y - 5Y]		10	3	9	0	0	6	0	0
[5Y - 10Y]		99	7	98	0	0	3	0	1
[10Y - more]		41	4	32	0	0	-6	0	0
Total		324	18	171	3	0	28	0	1
[0 - 3M]	Germany	83	0	65	33	0	31	0	0
[3M - 1Y]		102	0	98	21	0	77	0	-0
[1Y - 2Y]		174	0	136	30	0	106	0	0
[2Y - 3Y]		170	0	134	0	0	51	0	-0
[3Y - 5Y]		110	0	87	28	0	59	0	0
[5Y - 10Y]		52	0	24	0	0	24	0	-0
[10Y - more]		46	0	44	46	0	-1	0	0
Total		737	0	588	157	0	347	0	-0
[0 - 3M]	Greece	5	0	5	0	0	5	0	0
[3M - 1Y]		10	0	10	0	0	10	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	0	0	3	0	0
Total		18	0	18	0	0	18	0	0
[0 - 3M]	Hungary	724	28	724	689	0	7	0	0
[3M - 1Y]		103	36	103	0	0	48	0	0
[1Y - 2Y]		29	27	29	0	0	2	0	-0
[2Y - 3Y]		23	21	23	0	0	0	0	-0
[3Y - 5Y]		124	46	123	45	0	5	0	0
[5Y - 10Y]		59	51	56	0	0	4	0	-0
[10Y - more]		112	56	111	0	0	-0	0	0
Total		1.174	265	1.171	734	0	66	0	-0

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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]		1	0	1	0	0	1	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]		30	0	30	0	0	0	0	0
[10Y - more]		-1	0	-1	0	0	-0	0	-0
Total		30	0	31	0	0	1	0	-0
[0 - 3M]	Italy	17.069	2.197	16.421	9.824	0	4.388	-0	0
[3M - 1Y]		24.775	2.862	24.645	20.924	0	825	-24	-0
[1Y - 2Y]		14.113	2.095	14.073	11.347	27	597	1	-0
[2Y - 3Y]		5.352	1.656	4.859	3.161	0	34	-8	-0
[3Y - 5Y]		6.919	3.597	6.454	2.495	26	337	5	-112
[5Y - 10Y]		6.733	4.267	6.284	875	0	-260	46	4
[10Y - more]		10.833	8.208	10.751	1.030	-0	24	3.733	36
Total		85.794	24.881	83.486	49.655	52	5.946	3.753	-72
[0 - 3M]	Latvia	1	1	1	0	0	0	0	0
[3M - 1Y]		3	3	3	0	0	1	0	0
[1Y - 2Y]		3	3	3	0	0	0	0	0
[2Y - 3Y]		3	3	3	0	0	0	0	0
[3Y - 5Y]		7	7	7	0	0	0	0	0
[5Y - 10Y]		17	17	17	0	0	0	0	0
[10Y - more]		14	14	14	0	0	0	0	0
Total		49	48	49	0	0	1	0	0

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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]		22	0	22	22	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		22	0	22	22	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

IT040
INTESA SANPAOLO S.p.A

(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	6	0	6	0	0	6	0	0
[3M - 1Y]		2	0	2	0	0	2	0	-0
[1Y - 2Y]		35	0	35	31	0	4	0	0
[2Y - 3Y]		46	0	46	3	0	43	0	0
[3Y - 5Y]		78	0	78	0	0	78	0	0
[5Y - 10Y]		0	0	-17	0	0	-17	0	0
[10Y - more]		-0	0	-0	0	0	-0	0	0
Total		167	0	149	34	0	115	0	-0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		38	0	38	0	0	38	0	0
[1Y - 2Y]		0	0	-0	0	0	-0	0	0
[2Y - 3Y]		55	0	55	0	0	55	0	0
[3Y - 5Y]		154	0	154	0	0	154	0	0
[5Y - 10Y]		21	0	21	0	0	21	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		267	0	267	0	0	267	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		47	0	47	0	0	32	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		12	0	12	0	0	-0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		15	0	14	0	0	-0	0	0
Total		73	0	73	0	0	32	0	0
[0 - 3M]	Portugal	52	0	52	0	0	2	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		0	1	0	0	0	-0	0	0
[5Y - 10Y]		149	4	149	0	0	0	0	0
[10Y - more]		5	5	5	0	0	-0	0	0
Total		208	10	208	0	0	3	0	0

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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	36	0	36	36	0	0	0	0
[3M - 1Y]		4	2	4	2	0	0	0	0
[1Y - 2Y]		55	2	55	43	0	0	0	0
[2Y - 3Y]		33	2	33	31	0	0	0	0
[3Y - 5Y]		32	5	32	27	0	0	0	0
[5Y - 10Y]		1	1	0	0	0	-0	0	0
[10Y - more]		-0	0	-0	0	0	-0	0	0
Total		161	13	160	138	0	-0	0	0
[0 - 3M]	Slovakia	83	13	83	0	0	35	0	0
[3M - 1Y]		586	17	586	99	0	8	0	0
[1Y - 2Y]		401	13	401	388	0	0	0	0
[2Y - 3Y]		554	10	554	544	0	0	0	0
[3Y - 5Y]		359	21	359	174	0	0	0	0
[5Y - 10Y]		487	24	486	150	0	-0	0	0
[10Y - more]		139	26	139	0	0	-0	0	0
Total		2.610	125	2.609	1.356	0	43	0	0
[0 - 3M]	Slovenia	20	20	20	0	0	0	0	0
[3M - 1Y]		25	25	25	0	0	0	0	0
[1Y - 2Y]		54	19	54	35	0	0	0	0
[2Y - 3Y]		31	15	31	16	0	0	0	0
[3Y - 5Y]		41	32	41	7	0	2	0	0
[5Y - 10Y]		58	35	58	22	0	0	0	0
[10Y - more]		50	39	50	10	0	0	0	0
Total		278	185	278	91	0	2	0	0
[0 - 3M]	Spain	6	6	6	0	0	0	0	0
[3M - 1Y]		66	43	66	0	0	-24	0	-0
[1Y - 2Y]		144	51	144	0	0	43	0	0
[2Y - 3Y]		54	50	54	0	0	4	0	0
[3Y - 5Y]		476	173	476	0	0	7	0	0
[5Y - 10Y]		215	145	215	0	0	-5	0	-5
[10Y - more]		36	39	37	0	0	-2	0	-1
Total		996	506	996	0	0	24	0	-7

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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	3	0	3	3	0	0	0	0
[3M - 1Y]		20	0	20	0	0	20	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		19	0	18	0	0	18	0	0
[3Y - 5Y]		165	0	164	0	0	164	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		206	0	205	3	0	202	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	-6	0	0	-6	0	-0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	-6	0	0	-6	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	-1	0	0	-1	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	-1	0	0	-1	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		1.222	0	1.222	0	0	1.222	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		52	0	52	0	0	52	0	0
[3Y - 5Y]		259	0	259	29	0	230	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1.533	0	1.533	29	0	1.504	0	0

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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	79	0	79	0	0	79	0	0
[3M - 1Y]		4	0	4	0	0	4	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		83	0	83	0	0	83	0	0
[0 - 3M]	Japan	16	0	16	0	0	16	0	0
[3M - 1Y]		23	0	23	0	0	23	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		23	0	23	0	0	23	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		62	0	62	0	0	62	0	0
[0 - 3M]	U.S.	146	145	146	0	0	1	0	0
[3M - 1Y]		1	0	1	0	0	0	0	0
[1Y - 2Y]		1	0	-54	1	0	-55	0	-0
[2Y - 3Y]		70	0	70	1	0	69	0	0
[3Y - 5Y]		273	0	60	16	0	0	0	0
[5Y - 10Y]		51	0	49	11	0	-1	0	0
[10Y - more]		82	0	81	32	0	-0	0	0
Total		624	145	354	61	0	14	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

IT040
INTESA SANPAOLO S.p.A

(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	6	0	6	0	0	6	0	0
[3M - 1Y]		4	0	4	0	0	4	0	0
[1Y - 2Y]		23	0	23	0	0	23	0	0
[2Y - 3Y]		34	0	34	0	0	34	0	0
[3Y - 5Y]		19	0	19	0	0	19	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		86	0	86	0	0	86	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	468	15	468	222	0	5	0	-0
[3M - 1Y]		513	355	513	3	0	5	0	0
[1Y - 2Y]		471	295	471	82	0	1	0	0
[2Y - 3Y]		885	182	885	22	595	-0	0	0
[3Y - 5Y]		467	307	467	9	0	1	0	0
[5Y - 10Y]		93	71	92	0	0	2	0	1
[10Y - more]		10	0	10	6	1	3	0	0
Total		2.907	1.225	2.906	343	596	17	0	1
[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]		1	0	1	0	0	1	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		1	0	1	0	0	1	0	0
[0 - 3M]	Latin America and the Caribbean	10	0	10	0	0	10	0	0
[3M - 1Y]		6	0	6	0	0	6	0	0
[1Y - 2Y]		7	0	2	0	0	2	0	-0
[2Y - 3Y]		1	0	-2	0	0	-2	0	0
[3Y - 5Y]		9	0	5	3	0	2	0	0
[5Y - 10Y]		8	0	3	0	0	3	0	-0
[10Y - more]		28	0	24	13	0	11	0	0
Total		68	0	48	16	0	32	0	-0

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

as of 30 June 2013

IT040
INTESA SANPAOLO S.p.A

(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	576	4	576	14	0	558	0	0
[3M - 1Y]		5	5	3	0	0	-2	0	0
[1Y - 2Y]		6	4	6	2	0	0	0	0
[2Y - 3Y]		33	3	32	30	0	-0	0	0
[3Y - 5Y]		53	6	53	26	0	0	0	0
[5Y - 10Y]		14	7	14	5	0	2	0	-0
[10Y - more]		27	8	26	19	0	-0	0	0
Total		713	37	710	95	0	558	0	-0
[0 - 3M]	Others	2	0	2	0	0	1	0	-0
[3M - 1Y]		17	0	17	15	0	2	0	0
[1Y - 2Y]		34	0	34	29	0	5	0	0
[2Y - 3Y]		15	0	14	12	0	2	0	-0
[3Y - 5Y]		42	0	40	0	0	6	0	0
[5Y - 10Y]		8	0	-1	0	0	-1	0	0
[10Y - more]		0	0	-3	0	0	-3	0	0
Total		118	1	103	56	0	11	0	-0
TOTAL EEA 30		93.293	26.092	90.655	52.230	52	7.177	3.753	-79

Notes and definitions

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

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

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

Explanatory footnotes

6. RWA

IT040
INTESA SANPAOLO S.p.A

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	253.309	244.123
RWA Securitisation and re-securitisations	6.245	6.593
RWA Other credit risk	247.064	237.530
RWA for market risk	18.427	18.915
RWA for operational risk	25.745	22.689
RWA Transitional floors	0	0
RWA Other	1.138	1.077
Total RWA ⁽¹⁾	298.620	286.804

Explanatory footnotes