

# **2016 EU-wide Stress Test**

Bank Name	Unione Di Banche Italiane Società Per Azioni
LEI Code	81560097964CBDAED282
Country Code	IT



# **2016 EU-wide Stress Test: Summary**

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)		31/12/2018	31/12/2018
Cumulative 3y: Net interest income		5,142.47	4,131.95
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		185.06	39.80
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-3,008.96	-3,692.31
Cumulative 3y: Profit or (-) loss for the year		211.17	-1,480.41
Coverage ratio - Default stock	34.68%	39.77%	39.47%
Common Equity Tier 1 capital	7,408.89	7,992.63	5,438.18
Total Risk exposure amount	61,344.86	61,444.85	61,480.78
Common Equity Tier 1 ratio, %	12.1%	13.0%	8.8%
Fully loaded Common Equity Tier 1 ratio, %	11.6%	13.0%	8.8%
Tier 1 capital	7,408.89	8,026.29	5,471.85
Total leverage ratio exposures	123,412.19	123,412.19	123,412.19
Leverage ratio, %	6.0%	6.5%	4.4%
Fully loaded leverage ratio, %	5.8%	6.5%	4.4%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



Unione Di Banche Italiane Società Per Azioni

		31/12/2015													
			Exposure	values			Risk expo	sure amounts			Stock o	of provisions			
		A-IF	tB	Fil	IRB	A-1	IRB	F-IRE	3	A-l	IRB	F-I	RB	Coverage Ratio -	
		Non-defaulted	Defaulted	Default Stock <sup>1</sup>											
	(min EUR, %)														
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	. 0	. 0	4	
	Corporates	31.342	6.898	1.955		25.270	0	1.894	0	210	2.451	1 40		35.39	
	Corporates - Of Which: Specialised Lending	31.342	0.050	1.955	55	23.270	0	1.894	0	219	2.431	18	. 6	10.59	
	Corporates - Of Which: SME	12.405	2,453	1,555	0	8.294	0	0	0	111	678	1 0		27.69	
	Retail	25,739	3.818	0	0	4.895	0	0	0	89	1.304		. 0	34.29	
	Retail - Secured on real estate property	22,236	2.842	0	ō	3.442	ō	ō	ō	41	774	ı ö	. 0	34.29	
Unione Di Banche Italiane	Retail - Secured on real estate property - Of Which: SME	3.541	1.340	0	0	1.041	0	0	0	17	435	. 0	. 0	32.49	
	Retail - Secured on real estate property - Of Which: non-SME	18,695	1,502	0	0	2,401	0	0	0	24	339	. 0	. 0	22.69	
Società Per Azioni	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	. 0	. 0	i	
	Retail - Other Retail	3,503	975	0	0	1,453	0	0	0	48	531	. 0	. 0	54.49	
	Retail - Other Retail - Of Which: SME	3.503	975	0	0	1.453	0	0	0	48	531	. 0	. 0	54.49	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	. 0	. 0	4	
	Equity Securitisation			0	0	0		0	0	0	0				
	Other non-credit obligation assets IRB TOTAL	57,081	10.716	1,955	55	30.165	0	1.894	0	308	3,755	18	6	34.9%	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposure	values			Risk exp	sure amounts			Stock	of provisions		
		A-IR	В	E	RB	A-1	IRB	F-18	:8	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Italy	Central banks and central covernments Institutions Cornorates Of Which: See-sisked Lendino Real Secured on real estate property of Which: SME Betal - Secured on real estate property of Which: SME Real - Secured on real estate property of Which: sme SME Real - Secured on real estate property of Which: sme SME Real - Secured on real estate property of Which: sme SME Real - Secured on Real Real - See secured see see see see see see see see see s	0 0 31,083 0 12,393 25,712 22,214 3,539 18,675 0 3,498	0 0 6,842 0 2.431 3,814 2.839 1,339 1,500 0 975	0 0 1,933 1,933 0 0 0 0 0 0	0 0 55 55 0 0 0 0	0 0 25,093 0 8.288 4,890 3.439 1,041 2,398 0 1,451 1.451		0 0 1,869 1,869 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 218 0 111 89 41 17 24 0 48	0 0 2,419 0 656 1,304 773 434 339 0 530	0	·	0 0 6 35.2% 6 10.5% 0 27.0% 0 34.2% 0 27.2% 0 22.6% 0 54.4% 0 54.4%
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets	0	0	0	0	0	C	0	0	0	0	0		0 -
	IRB TOTAL	56,795	10,656	1,933	55	29,983	0	1,869	0	307	3,723	18		6 34.89

_													
							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-I	88	F-	IRB	A-	IRB	F-IR	В	A-	IRB	F-	-IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		-
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	U	0	0	0		-
Corporates - Or Which: SME  Corporates - Of Which: SME	0		0		0		0		,	0			1 :
Retail	ő	ŏ	ő	0	ŏ	i o	ő	o o	Ĭ	i o	ŏ	ě	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Oualifvina Revolvina Retail - Other Retail	0	0	0	0		0	0	U		0			-
Retail - Other Retail - Of Which: SME	0	, o	0		,		0		i i	0			1
Retail - Other Retail - Of Which: non-SME	ő	ŏ	ő	0	ŏ	ŏ	ŏ	Č	ŏ	ő	ŏ	ě	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
TRB TOTAL	0	0	0	0	0		0	0	0	0	0	r	

IRB TOTAL

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	88	F-I	IRB	A-	IRB	F-IF	₹B	A-	IRB	F-1	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	
Institutions	0	0	0	0	0	0	0	0	0	0	0	(	
Corporates	0	0	0	0	0	0	0	0	0	0	0	(	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(	
Retail	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity Securitisation	0		0	0	0	- 0	0	0	0		- 0		
Other non-credit obligation assets IRB TOTAL	0	- 0	0	- 0	0	- 0	0	0	0	- 0	0		
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note).	0			0							0		) -



Unione Di Banche Italiane Società Per Azioni

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IR	В	F-I	RB	A-	IRB	F-IR	В	A-I	IRB	F-	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
Institutions	0	0	0	0	0	0	0	0	0	0	0		0
Corporates	0	0	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0		0
Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	U	0	0	0		0
Securitisation	U	U	U	U	U	U	U		U	U	U		U
Other non-credit obligation assets													
IRB TOTAL	0	- 0	0	- 0	0	- 0	0		0	- 0			

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	31/12/2015												
		Exposur					sure amounts				of provisions		
	A-IF	B .	F-I	RB	A-I	IRB	F-IF	:8	Α-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity			0	0	0			0		0			-
Securitisation													
Other non-credit obligation assets	0	0	0		0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

| Exposure values | Exposure v

Other non-credit obligation assets

31/12/2015												
A-I	RB	F-C	IRB	A-I	IRB	F-IF	₿	A-C	IRB	Fil	RB	Coverage Ratio -
Non-defected	Non-defaulted Defaulted		Defaulted	Non-defeulted	Defaulted	Non-defaulted	Defaulted	Non-defected	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
0	0	0	0	0	0	0	0	0	0	0	(	
0	0	0	0	0	0	0	0	0	0	0	(	
0	0	0	0	0	0	0	0	0	0	0	(	-
0	0	0	0	0	0	0	0	0	0	0	(	
0	0	0	0	0	0	0	0	0	0	0	(	
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Ŏ	1 0	1 0		0	0	0	ő	0	0	0		
		A-IRB		A-IRB F-IRB	A-IRB F-IRB A-	A-IRB F-IRB A-IRB	Exposure values Risk exposure amounts A-IRB F-IRB A-IRB F-IF	A-IRB F-IRB A-IRB F-IRB	Exposure values         Risk exposure amounts           A-IRB         F-IRB         A-IRB         F-IRB         A-IRB	Exposure values         Risk exposure amounts         Stock           A-IRB         F-IRB         A-IRB         F-IRB         A-IRB	Exposure values         Risk exposure amounts         Stock of provisions           A-IRB         F-IRB         A-IRB         F-IRB         A-IRB         F-IRB	

1 Computed as: Stock of provisions for defaulted stock / default stock /as defined in paragraphs 59 and 61 of the Methodological note)



							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IF	B .	F-I	IRB	A-1	IRB	F-IR	3	A-1	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0	0	0	0	0	0	9	-
Comporates Comporates - Of Which: Specialised Lending	0	0	0	0	0		0	U	0				-
Consortes - Of Which: SME	0	0	0	0	0	0	0	0	0				
Retail	0	n n	0	0	o o	o o	ő	n n	o o	i i	ň		í .
Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	i o	ō	i	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	(	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	9	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	U	0	U	0		
Retail - Other Retail - Of Which: non-SME Equity	0		0		I 0		0	U				1 2	: I
Securitisation	0		Ü	0	0		٥		· ·			,	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	· ·	

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	88	F	RB	A-II	RB	F-IR	:8	A-I	RB	2	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Feminal havies and remaind amountments Institutions Consocials Con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

	31/12/2015												
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-)	RB	A-I	RB	F-IR	RB	A-I	RB	F-I	RB .	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	-
Institutions	0		0	0	0	0	0	0	0	0	0	0	-
Comorates	0		0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending	0	9	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	-
Retail	0		0	0	0	0	0	0	0	0	0	u u	-
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	U		0	U	0	U	U	U	U	U		u	-
Retail - Secured on real estate moments - 01 Which: SMF Retail - Secured on real estate property - 01 Which: non-SME	U		0	U	0	U	U	U	0	U		u	-
Retail - Oualifying Revolving  Retail - Oualifying Revolving	U		0	U	0	0		0	0	U			
Retail - Odani Retoli - Other Retail	0		0	0	0	0	i i	0	o o	0	0	Ö	
Retail - Other Retail - Of Which: SME	ů ů	i	0	ů ů	ő	ñ	i i	0	o o	ů ů	ő	Ö	
Retail - Other Retail - Of Which: non-SMF	0	i i	0	0	o o	n n	i i	0	0	0	ō	0	
Equity	0	1 6	ō	ō	ō	ō	i o	l ō	0	ō	ō	ō	
Securitisation													
Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-
Communication Characteristics for data (and stands (data deposit stands for data and in a communication (A and the Mathedata in and								•					•



		Baseline Scenario								
		31/12/2016 31/12/2017 31/12						31/12/20	/12/2018	
	(min EUR. %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central banks and central governments	-	0			0	-		0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.2%	3,829	45.6%	1.2%	4,238	45.4%	1.2%	4,644	45.3%
	Corporates - Of Which: Specialised Lending	2.0%	54	33.2%	1.6%	82	38.5%		105	40.8%
	Corporates - Of Which: SME	1.4%	1,268	39.7%	1.4%	1,437	39.6%		1,599	39.6%
	Retail	0.5%	1,715	36.5%	0.5%	1,838	35.3%		1,943	34.6%
Union - Di Donaha Tadiana	Retail - Secured on real estate property	0.3%	1,016	29.3%	0.3%	1,076	28.0%	0.2%	1,123	27.1%
Unione Di Banche Italiane	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.9% 0.2%	541 475	34.5% 24.9%	0.7% 0.2%	565 511	33.3% 23.7%		585 538	32.5% 22.9%
Società Per Azioni	Retail - Oualifying Revolving	0.2%	4/5	24.9%	0.2%	511	23.7%	0.1%	538	22.9%
Società i ci Azioni	Retail - Other Retail	1.9%	699	58.1%	1.7%	763	57.1%	1.6%	820	56.5%
	Retail - Other Retail - Of Which: SMF	1.9%	699	58.1%	1.7%	763	57.1%		820	56.5%
	Retail - Other Retail - Of Which: non-SME	1.5.0	0,55	30.170	1.770	, 03	37.170	1.0%	0.00	30.370
	Equity		0		_	0		_	0	-
	Securitisation									
	Other non-credit obligation assets	-	0		-	0		-	0	-
	IRB TOTAL	0.9%	5,545	42.3%	0.9%	6,076	41.7%	0.9%	6,587	41.4%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>						
	0	-		0	-		0	-						
1.2%	3.867	45.7%	1.4%	4,357	45.6%	1.6%	4.877	45.3%						
2.1%	56	33.7%	1.8%	87	39.1%	1.6%	114	41.4%						
1.5%	1.285	39.9%	1.7%	1.494	40.0%	2.0%	1.728	39.8%						
0.6%	1,734	36.5%	0.7%	1,913	34.8%	0.6%	2,078	33.6%						
0.4%	1.030	29.2%	0.4%	1.131	27.5%	0.4%	1,228	26.3%						
1.0%	544	34.5%	1.1%	584	32.9%	1.2%	620	31.6%						
0.3%	485	24.9%	0.3%	547	23.4%	0.3%	608	22.4%						
-	0	-	-	0	-	-	0	-						
2.0%	704	58.1%	2.1%	782	57.2%	1.9%	849	56.5%						
2.0%	704	58.1%	2.1%	782	57.2%	1.9%	849	56.5%						
-	0	-	-	0	-	-	0	-						
	0		-	0		-	0							
	0		-	0		-	0							
1.0%	5,601	42,3%	1.1%	6,270	41.6%	1.2%	6,954	40.9%						

						Baseline Scer	nario			
			31/12/20	16		31/12/201	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.2%	3,796	45.5%	1.2%	4,204	45.3%	1.2%	4,609	45.2%
	Corporates - Of Which: Specialised Lending	2.0%	53	33.0%	1.6%	80	38.2%	1.4%	103	40.6%
	Corporates - Of Which: SME	1.4%	1.247	39.3%	1.4%	1.415	39.2%		1.577	39.3%
	Retail	0.5%	1,714	36.5%	0.5%	1,837	35.3%	0.4%	1,943	34.6%
	Retail - Secured on real estate property	0.3%	1.016	29.3%	0.3%	1.075	28.0%		1.123	27.1%
2	Retail - Secured on real estate property - Of Which: SME	0.9%	541	34.6%	0.7%	565	33.4%		585	32.5%
Italy	Retail - Secured on real estate property - Of Which: non-SME	0.2%	475	24.9%	0.2%	510	23.7%	0.1%	538	22.9%
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	1.9%	699	58.1%	1.8%	762	57.2%	1.6%	820	56.5%
	Retail - Other Retail - Of Which: SMF	1.9%	699	58.1%	1.8%	762	57.2%	1.6%	820	56.5%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity		0		-	0		-	0	
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.9%	5,510	42.2%	0.9%	6,041	41.7%	0.9%	6,551	41.4%

				Adverse Scen	nario				
	31/12/20:	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>		
	0 0	- :		0			0		
1.2%	3.833	45.6%	1.4%	4.322	45.5%	1.6%	4.841	45.29	
2.0%	55	33.4%	1.8%	85	38.8%	1.6%	111	41.29	
1.5%	1.264	39.4%	1.7%	1.473	39.6%	2.0%	1.706	39.5%	
0.6%	1,733	36.5%	0.7%	1,912	34.8%	0.6%	2,076	33.6%	
0.4%	1.029	29.3%	0.4%	1.130	27.5%	0.4%	1.228	26.3%	
1.0%	544	34.5%	1.1%	584	32.9%	1.2%	620	31.69	
0.3%	485	24.9%	0.3%	547	23.4%	0.3%	608	22.4%	
-	0	-	-	0	-	-	0		
2.0%	704	58.1%	2.1%	782	57.2%	1.9%	849	56.5%	
2.0%	704	58.1%	2.1%	782	57.2%	1.9%	849	56.59	
-	0	-	-	0	-	-	0		
-	0		-	0	-		0		
-	0			0			0		
1.0%	5,566	42,3%	1.1%	6,234	41.5%	1.2%	6,917	40.9%	

					Baseline Sce	enario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment				Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0		-	0			0	
Institutions		0		-	0	-	-	0	
Corporates		0		-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0		-	0	-	-	0	
Corporates - Of Which: SME	-	0		-	0	-	-	0	
Retail		0		-	0	-	-	0	
Retail - Secured on real estate property		0		-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0		-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		0		-	0	-	-	0	
Retail - Oualifying Revolving	-	0		-	0		-	0	
Retail - Other Retail	-	0		-	0		-	0	
Retail - Other Retail - Of Which: SME		0		-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0		-	0		-	0	
Equity	-	0		-			-		
Securitisation									
Other non-credit obligation assets		0		-	0			0	
IRB TOTAL	-	. 0			0	-	-	0	

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>						
	0		-	0		-	0							
-	0		-	0	-	-	0							
	0	-	-	0	-	-	0							
	0			0	-		0							
-	0	-	-	0	-	-	0							
	0			0	:		0							
- :	0		- :	0	-	- :	0							

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Central banks and central governments Institutions Corporates Corporates Corporates of Which Serviced Lending Comporates of Which Serviced Lending Comporates of Which Serviced Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Coultings Reveal of Central Lending property - Of Which: SHE Retail - Coultings Reveal estate property - Of Which: SHE Retail - Coultings Retail - Come Retail - Of Which: SHE Retail - Come Retail - Of Which: SHE	-	0 0 0 0 0 0 0	-	-	0 0 0 0 0 0 0	-	-	0 0 0 0 0 0	-
Retail - Other Retail - Of Which: non-SME Equity Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets IRB TOTAL  *Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	-	0	-	-	0	-	-	0	-

	Adverse Scenario											
	31/12/20			31/12/20	17	31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>				
-	0	-		0		-	0					
-	0	-	_	0		-	0	-				
-	0	-	-	0		-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	Ē	0		-	0	-				
-	0	-	F	0		-	0	-				
-	0	-	-	0		-	0	-				
-	0		-	0	-	-	0					
-	0	-	-	0			0	-				



Unione Di Banche Italiane Società Per Azioni

		Baseline Scenario								
		31/12/20	16		31/12/20	17		31/12/20	18	
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
Central banks and central governments		0			0			0		
Institutions		0	-	-	0	-	-	0	-	
Corporates		0	-	-	0	-	-	0	-	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	-	
Corporates - Of Which: SME		0	-	-	0	-	-	0	-	
Retail		0	-	-	0	-	-	0	-	
Retail - Secured on real estate property		0	-	-	0		-	0	-	
Retail - Secured on real estate property - Of Which: S	ME -	0	-	-	0	-	-	0	-	
Retail - Secured on real estate property - Of Which: r	ion-SME	0	-	-	0		-	0	-	
Retail - Qualifying Revolving		0	-	-	0	-	-	0	-	
Retail - Other Retail		0	-	-	0		-	0	-	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-	
Retail - Other Retail - Of Which: non-SME		0	-	-	0		-	0	-	
Equity		0	-	-	0	-	-	0	-	
Securitisation										
Other non-credit obligation assets		0		-	0		-	0	-	
IRB TOTAL		0	-	-	0	-	-	0	-	

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20:	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
-	0			0			0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0		-	0	-					
-	0	-	-	0		-	0	-					
	U			0			0						
				0			0						
-	0			0			0						

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0			0			0	
IRB TOTAL		0	-	-	0	-		0	

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
-	0			0			0						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
1 -	0	-	-	0	-	-	0	-					
-	0	-	-	0		-	0	-					
_	0	-	-	0		-	0						

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Soecialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0	-	-	0			0	
IRB TOTAL		0			0			0	
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/201	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
-	0			0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0			0	-		0	
	0			0	-		0	

					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central oversments Institution Composites Compos	-	000000000000000000000000000000000000000	-	-	000000000000000000000000000000000000000		-	000000000000000000000000000000000000000	
Other non-credit obligation assets IRB TOTAL				1	0	1	1		
INDIVINE							-		

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	U		-	0	-
-	0	-	-	0		-	0	-
1	0			0		1	0	
	0	_		0			0	
-	ő	-	-	0		-	ő	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0			0			0	
-	0			0			0	
-	0	-	-	0	-	-	0	-

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
 (min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
Central banks and central governments		0			0		-	0	
Institutions	-	0	-	-	0		-	0	
Corporates	-	0	-	-	0	-	-	0	
Comorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0		-	0	
IRB TOTAL		0	-	-	0		-	0	

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
-	0	-	-	0		-	0						
1	0	1		0	1		0						
-	ő	-	-	0	-	-	0						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
1	0	1		0			0						
-	0	-	-	ō	-	-	ō	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
1	0	1		0			0						
-	0	-	-	0	-	-	0	-					
							0						
	0	-		0	-		0	-					

	Baseline Scenario								
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Funited basels and rental amountments. Institutions. Committee. Co		000000000000000000000000000000000000000	-	-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		-	000000000000000000000000000000000000000	
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	•			•			•	<del></del>	

				Adverse Scen	nario					
	31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
-	0		-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0		-	0			
	0			0			0			
-	ō	-	-	ō		-	ō			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0		-	0			
	0			0			0			
-	ō	-	-	ō		-	ō			
-	0		-	0	-	-	0			
	0	-		0	-	-	0			

	Baseline Scenario								
		31/12/20	16		31/12/20	17		31/12/20	18
(min EUR. %)	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Comorates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-		0		-	0	
Retail - Secured on real estate property - Of Which; non-SME				_	i i		_	0	
Retail - Qualifying Revolving		i i		_	0		_	0	
Retail - Other Retail		0		_	i i		_	0	
Retail - Other Retail - Of Which: SME		i i		_	0		_	0	
Retail - Other Retail - Of Which: non-SMF					0				
Retail - Limer Retail - Cir William Indi-Sein Equity	-			-			-		
		U					-	U	
Securitisation									
Other non-credit obligation assets		- 0			- 0		-	0	
IRB TOTAL		0			0		_	0	

Adverse Scenario												
	31/12/20			31/12/20		31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>				
-	0			0	-		0	-				
-	0	-	-	0	-	-	0	-				
	0		1	0		1	0					
_	0	_	_	0	_	_	0					
-	ō	-	-	ō		-	ō					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
- :	0			0			0					
- 1	0			0		1	0					
	· ·			· ·			· ·					
-	0		-	0	-	-	0	-				
-	0			0			0					



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	22,672	2	2,487	3	4	0	1.5%
	Regional governments or local authorities	569	97	113	156	10	8	8.0%
	Public sector entities	386	1	128	1	0	1	51.3%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4,278	0	1,265	0	1	0	0.2%
	Corporates	8,529	985	8,076	1,308		410	30.1%
	of which: SME	3,268	269	3,311	355		123	31.5%
Unione Di Banche Italiane	Retail	6,024	1,161	4,315	1,412		756	39.4%
	of which: SME	1,055	565	671	728		253	31.0%
Società Per Azioni	Secured by mortgages on immovable property	3,940	359	1,793	359	16	150	29.5%
	of which: SME	488	81	215	81	5	24	23.2%
	Items associated with particularly high risk	47	0	70	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	30	0	30	0	0	0	0.0%
	Equity	708	0	1,087	0	0	0	0.0%
	Securitisation							
	Other exposures	2,978	0	2,046	0	11	0	0.0%
	Standardised Total	50,161	2,604	21,410	3,239	138	1,324	34.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	22,528	2	2,487	3	4	0	1.5%
	Regional governments or local authorities	568	97	113	156	10	8	8.0%
	Public sector entities	385	1	128	1	0	1	51.3%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,918	0	937	0	0	0	0.2%
	Corporates	6,784	917	6,399	1,233	48	365	29.2%
	of which: SME	2,697	264	2,817	348	13	120	31.5%
	Retail	5,973	1,159	4,282	1,410	41	752	39.4%
Italy	of which: SME	1,051	564	667	728	8	253	31.0%
Italy	Secured by mortgages on immovable property	3,923	357	1,784	357	16	150	29.6%
	of which: SME	488	81	215	81	5	24	23.2%
	Items associated with particularly high risk	35	0	52	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	30	0	30	0	0	0	0.0%
	Equity	686	0	1,064	0	0	0	0.0%
	Securitisation							
	Other exposures	2,972	0	2,043	0	11	0	0.0%
	Standardised Total	46,802	2,532	19,321	3,159	132	1,276	33.8%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0		0	0	0.0%
Regional governments or local authorities	0	0	0		0	0	0.0%
Public sector entities	0	0	0		0	0	0.0%
Multilateral Development Banks	0	0	0		0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
Equity	0	0	0		0		0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

_							
				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	(	0		0.0%
Regional governments or local authorities	0	0	0	(	0		0.0%
Public sector entities	0	0	0	(	0		0.0%
Multilateral Development Banks	0	0	0	(	0	(	0.0%
International Organisations	0	0	0	(	0		0.0%
Institutions	0	0	0	(	0		0.0%
Corporates	0	0	0	(	0		0.0%
of which: SME	0	0	0	(	0	(	0.0%
Retail	0	0	0	(	0	(	0.0%
of which: SME	0	0	0	(	0		0.0%
Secured by mortgages on immovable property	0	0	0	(	0		0.0%
of which: SME	0	0	0	(	0		0.0%
Items associated with particularly high risk	0	0	0	(	0	(	0.0%
Covered bonds	0	0	0	(	0		0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0		0.0%
Collective investments undertakings (CIU)	0	0	0	(	0		0.0%
Equity	0	0	0	(	0		0.0%
Securitisation							
Other exposures	0	0	0		0		0.0%
Standardised Total	0	0	0		0		0.0%

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	C C	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total
 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	rovisions	Coverage Ratio -				
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							0.00/
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total		0	0		0		0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Unione Di Banche Italiane Società Per Azioni

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).



					Baseline Sce	nario			
		31/12/2016 31/12/2017 31/12/2						31/12/20	18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Central governments or central banks	0.2%	18	36.7%	0.1%	26	38.3%	0.1%	33	38.8%
Regional governments or local authorities	0.2%	20	8.5%	0.1%	21	9.0%			9.4%
Public sector entities	0.3%	2	45.7%	0.3%	3	40.2%	0.2%	4	38.1%
Multilateral Development Banks		0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	
		1			1				20.8%
									30.9%
									31.6%
									40.6%
									30.9%
									29.5%
		3/	24.7%		43	25.6%			26.2%
	0.0%	0	-	0.0%	0	-	0.0%	0	-
		0			0			0	
		0			0			0	
	0.00/	0		0.00/	0		0.00/	0	
	0.0%			0.076	0		0.076	· ·	
	0.00/	- 11		0.00/	- 11		0.00/		
			35.0%			35.0%			35.0%
	Regional governments or local authorities Public sector entities	Central governments or central banks  Regional governments or local authorities  Quite sector entities  Authorities  Quite sector entities  Authorities  Quite sector entities  International Organisations  Institutions  Corporates  Quite Sector Sec	Impairment   Stock of rate   Provisions   Central qovernments or central banks   0.2%   88.00   2.0   2.0   18.00   2.0	Impairment Suck of Coverage Ratio-Provisions  Central governments or central banks Regional governments or local authorities Public sector entitles Public secto	Impairment   Impair   Impairment   Impairment   Impairment   Impairation   Impairation   Impairation   Impairation   Impairation   Impairation   I	Impairment   Stock of rate   Provisions   Central governments or central banks   Central governments or local authorities   Central governments or local governments   Central governments or local governments   Central governments	Impairment   Stock of rate   Provisions   Provisions	Impairment   Stock of rate   Provisions   Default Stock   Default Stock   Default Stock   Provisions   Default Stock   Defau	Impairment   Stock of rate   Provisions   Stock of rate   Provisions   Provisions   Stock of rate   Provisions   Stock of rate   Provisions   Stock of rate   Provisions   Provisions   Provisions   Stock of rate   Provisions   Provisions   Stock of rate   Provisions   Provisions   Provisions   Provisions   Provisions   Provisions   Provisions   Stock of rate   Provisions   Provisi

	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio  Default Stock <sup>1</sup>
0.6%	53	39.0%	0.3%	78	39.5%	0.3%	103	39.6
0.6%	23	9.6%	0.4%	25	11.0%	0.4%	27	12.3
0.3%	2	45.2%	0.3%	4	39.7%	0.3%	5	37.6
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	4	20.8%	0.0%	4	20.8%	0.0%	4	20.8
0.7%	511	30.6%	0.7%	564	30.8%	0.7%	614	30.9
0.6%	153	31.6%	0.6%	170	31.5%	0.6%	185	31.5
2.6%	983	40.8%	2.7%	1,136	40.8%	2.4%	1,266	40.8
1.6%	279	31.0%	1.7%	296	30.9%	1.6%	311	30.9
0.6%	196		0.6%	221	29.5%	0.6%	244	29.4
1.5%	37	24.7%	1.5%	44	25.7%	1.5%	51	26.4
0.0%	0	-	0.0%	0	-	0.0%	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	11	-	0.0%	11		0.0%	11	
0.8%	1,783	35.2%	0.8%	2,043	35.4%	0.7%	2,274	35.69

						Baseline Sce	Baseline Scenario										
			31/12/20	16		31/12/20	17		31/12/201	.8							
		Impairment	Stock of			Stock of	Coverage Ratio -			Coverage Ratio -							
		rate	Provisions			Provisions		rate	Provisions								
	Central governments or central banks	0.2%	18	36.6%	0.1%	25	38.2%	0.1%	33	38.8%							
	Regional governments or local authorities	0.2%	20	8.5%	0.1%	21	9.0%	0.1%	21	9.4%							
	Public sector entities	0.3%	2	45.7%	0.3%	3	40.2%	0.2%	4	38.1%							
	Multilateral Development Banks	-	0	-	-	0	-		0								
	International Organisations	-	0	-	-	0	-		0								
	Institutions	0.0%	1	20.8%	0.0%	1	20.8%	0.0%	1	20.8%							
	Corporates	0.7%	453	29.8%	0.6%	495	30.1%	0.6%	533	30.2%							
	of which: SME	0.6%	147	31.5%	0.6%	161	31.5%	0.5%	175	31.6%							
	Retail	1.5%	915	40.7%	1.3%	993		1.1%	1,059	40.6%							
Italy	of which: SME	1.5%	278	31.0%	1.4%	292	30.9%	1.3%	305	30.9%							
Italy	Secured by mortgages on immovable property	0.6%	193	29.8%	0.5%	214	29.6%	0.5%	233	29.5%							
	of which: SME	1.4%	37	24.7%	1.4%	43	25.6%	1.3%	49	26.2%							
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-							
	Covered bonds	-	0	-	-	0	-	-	0	-							
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-							
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-							
	Equity	0.0%	0		0.0%	0	-	0.0%	0								
	Securitisation																
	Other exposures	0.0%	11		0.0%	11		0.0%	11	-							
	Standardised Total	0.5%	1,613	34.8%	0.5%	1,764	34.9%	0.4%	1,896	34.9%							
1 Computed as: Stock of provisions for defaulted stock / a	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)																

				Adverse Scer	nario			
	31/12/20	16		31/12/2017 31/12/2018				18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.6%	53	38.9%	0.3%	78	39.5%	0.3%	102	39.6%
0.6%	23	9.6%	0.4%	25	11.0%	0.4%	27	12.3%
0.3%	2	45.2%	0.3%	4	39.7%	0.3%	5	37.6%
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.1%	2	20.8%	0.0%	2	20.8%	0.0%	3	20.8%
0.7%	458	29.9%	0.8%	508	30.1%	0.7%	554	30.3%
0.6%	148	31.5%	0.6%	165	31.5%	0.6%	181	31.5%
2.6%	978	40.8%	2.7%	1,131	40.8%	2.4%	1,259	40.7%
1.7%	279	31.0%	1.7%	296	30.9%	1.6%	311	30.9%
0.6%	196	29.8%	0.6%	221	29.6%	0.6%	244	29.4%
1.5%	37	24.7%	1.5%	44	25.7%	1.5%	51	26.4%
0.0%	0		0.0%	0	-	0.0%	0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0		-	0	-		0	
0.0%	0		0.0%	0	-	0.0%	0	
0.0%	11		0.0%	11	-	0.0%	11	
0.9%	1,723	35.1%	0.8%	1,979	35.3%	0.7%	2,205	35.5%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0		-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0		-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0		-	0	-	-	0	-
	Retail	-	0		-	l o	-	-	0	
	of which: SME		0		-	0			0	
	Secured by mortgages on immovable property		0		-	0			آ آ	
	of which: SME		ō		-	0			i o	
	Items associated with particularly high risk		0		-	0			آ آ	
	Covered bonds		n n		_				, n	
	Claims on institutions and corporates with a ST credit assessment		0		-	0			ľ	
	Collective investments undertakings (CIU)		ō		-	0			i o	
	Equity		0		-	0			آ آ	
	Securitisation					-			_	
	Other exposures		0			0			0	
	Standardised Total		Ö			ŏ			ő	
10 0	forth stock (and defined in account to EO and C4 of the Mathedalacine Laste)			1	•		1			1

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio  Default Stock <sup>1</sup>
-	0			0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0	-	-	0	-	-	0	

omputed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



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					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity		0	-	-	0		-	0	
Securitisation									
Other exposures	-	0	-	-	0		-	0	
Standardised Total		0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0	-		0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0			0	
-	0			0			0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks		0			0			0	
Regional governments or local authorities	-	0	-		0	-	-	0	
Public sector entities	-	0	-		0	-		0	
Multilateral Development Banks	-	0	-		0	-	-	0	
International Organisations	-	0	-		0	-	-	0	
Institutions	-	0	-		0	-		0	
Corporates	-	0	-		0	-		0	
of which: SME	-	0	-		0	-	-	0	
Retail	-	0	-		0	-	-	0	
of which: SME	-	0	-		0	-	-	0	
Secured by mortgages on immovable property	-	0	-		o	-	-	0	
of which: SME	-	0	-		0	-	-	0	
Items associated with particularly high risk		o o	-		0		-	0	
Covered bonds		o	-		0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-		0	-	-	0	
Collective investments undertakings (CIU)	-	0	-		0	-	-	0	
Equity	-	0	-		0	-	-	0	
Securitisation									
Other exposures	-	0			0			0	
Standardised Total	-	0		-	0	-	-	0	

				Adverse Scen	nario				
	31/12/20	16		31/12/20	17		31/12/20		
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
-	0	-	-	0	-	-	0	-	
-	0		-	0	-	-	0	-	
	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0	-	
	0		-	0	-		0		
	0		-	0	-		0		
	0		-	0	-		0		
-	0	-	-	0	-	-	0	-	
	0		-	0	-		0		
	0		-	0	-		0		
	0		-	0	-		0		
-	0		-	0	-	-	0		
	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0	-	
	0		-	0	-	-	0		
-	0			0			0		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				Baseline Sce	enario			
	31/12/20	16		31/12/20	17		31/12/20	18
	Stock of	Coverage Ratio -						Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
	0	-	-	0	-	-	0	
	0		-			-	0	
_	0		-	0		-	0	
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	0	-	-	0	-	-	0	
	0		-			-	0	
	0						0	
	Ö	-	-	Ŏ	-	-	ŏ	
	Impairment rate	Impairment Stock of		31/12/2016 Impairment   Stock of   Coverage Ratio - Impairment	31/12/2016 31/12/20 Impairment Stock of Coverage Ratio - Impairment Stock of	Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio -	31/12/2016 31/12/2017 Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment	31/12/2016   31/12/2017   31/12/2017   31/12/2017   31/12/2018   31/

				Adverse Scen	nario			
	31/12/20:	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0			0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-1	0		-	0			0	
-	0		-	0			0	
-	0	-	-	0	-	-	0	
-	0		-	0			0	
-1	0	-	-	0		-	0	
_	0	-	-	0			0	
_	0	-	-	0			0	
	0	-	-	0			0	
_	0	-	-	0			0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	
	0		-	0			0	
-	0	-	-	0	-	-	0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-		0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-		0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	0	-	-	0	-			
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other exposures		0			0			0	
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0			0			0	
-	0	-	-	0	-	-	0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	
-	0		-	0			0	-
-	0		-	0			0	-
	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	-
	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	-
-	0		-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0			0			0	
	0		-	0	-	-	0	-

1	Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-		0	-	-	0	-
Public sector entities	-	0	-		0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0			0	-	-	0	-
Institutions		0			0		-	0	
Corporates		0			0		_	آ آ	
of which: SME		i o			0		-	i o	
Retail		i n						, n	
of which: SME		0			ا ،			ľ	
Secured by mortgages on immovable property	_		_	_		_	_	l ő	
of which: SME	_	0	-	_		-	_		-
Items associated with particularly high risk	-						-		-
Covered bonds	-	0			0		-	0	-
	-	0			0		-	0	-
Claims on institutions and corporates with a ST credit assessment	-						-		-
Collective investments undertakings (CIU)	-	U	-		U		-		-
Equity		0			0			0	
Securitisation									
Other exposures		0			0			0	
Standardised Total	-	0	-	-	0	-	-	0	-

				Adverse Scer	nario			
	31/12/20	16		31/12/20:	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0			0			0	
-	0		-	0			0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	
-	0	-	-	0		-	0	-
-	0			0			0	-
-	0		-	0			0	
-	0	-	-	0		-	0	-

Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0		-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Items associated with particularly high risk		0		-	0	-	-	0	
Covered bonds		o		-	0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other exposures	-	0	-	-	0	-	-	0	
Standardised Total	-	0	-	-	0	-		0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0			0			0	
-	0		-	0			0	
-	0		-	0			0	
	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0		-	0	-	-	0	
-	0	-		0	-		0	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	Ó		-	0	-	-	0	
Items associated with particularly high risk	-	0		-	0			0	
Covered bonds	-	0		-	0			0	
Claims on institutions and corporates with a ST credit assessment	-	o o	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	o o	-	-	0	-	-	0	
Equity		0		-	0	-	-	0	
Securitisation									
Other exposures	-	0		-	0			0	
Standardised Total		0	-	-	0	-	-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-		0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0			0	
	0	-	-	0	-		0	
	0	-	-	0	-		0	
	0	-	-	0	-		0	
	0		-	0			0	
	0			0			0	
	0			0			0	
	0			0			0	
	0			0			0	
	0			0			0	
	0	_	_	0	_		0	
	0			0			0	
	0			0			0	
							0	
	·	-	_	·	_	-	U	
	0			0			0	
	0			0			0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks		0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations		0		-	0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates		0		-	0			0	
of which: SME		0		-	0			ō	
Retail		0		-	0			0	
of which: SME	-	ō	-	-	ō		-	ō	
Secured by mortgages on immovable property		0	-	-	0	-	-	0	
of which: SME		0		-	0		-	0	
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	o o	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	o o	-	-	0	-	-	0	
Collective investments undertakings (CIU)		0		-	0			0	
Equity		ō		-	ō		-	ō	
Securitisation									
Other exposures	-	0		-	0		-	0	
Standardised Total		0		-	0			0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0			0	-	-	0	
	0		-	0			0	
	0		-	0			0	

computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



## **2016 EU-wide Stress Test: Securitisations**

		24/42/2045		Baseline Scenario		Adverse Scenario			
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Exposure values	STA IRB	0							
Exposure values	Total	Ö							
Risk exposure amounts	STA IRB	0 0	0 0	0 0	0 0	0 0	0	0 0	
	Total	0	0	0	0	0	0	0	
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		(accounting value gross of provisions) (1)			(accounting value (	1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	<b>0</b> 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M	France	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6 0 0 0 0 0	7 0 0 0 0 0	2 0 0 0 0 0 0	-3 0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value of	EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Italy	382 250 1,828 3,150 3,767 7,763 1,803	382 250 1,828 3,150 3,767 7,763 1,803 <b>18,943</b>	0 156 1,791 3,087 1,405 6,187 1,797 <b>14,424</b>	0 0 0 0 0 0	50 50 0 50 0 269 0 <b>419</b>	0 0 0 0 2,337 1,158 0 3,495	332 43 38 13 25 149 6 <b>606</b>	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	681 0 0 0 0 0 0 0	771 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Tot [0-3M[ 3M-1Y[ 13M-1Y[ 11Y-2Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more Tot	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 5Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (	gross of provisions) 1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
10t   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				gioss of provisions)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	u.s.	0 0 0 0 0 45 0	0 0 0 0 0 45 0 <b>45</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 45 0 <b>45</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0	00000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Middle East	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Tot	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



Unione Di Banche Italiane Società Per Azioni

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		(accounting value gross of provisions) (1)				gross of provisions) 1)			Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
	otal	18,988	18,988	14,424	0	464	3,495	606	0	0	0	0	687	778	2	-3

Notes, definitions and regions:

(1) The exposures renorted cover only exposures to central, recional and local oovermments on immediate borrower basis, and do not include exposures to other counterparts with full or partial oovermment ouarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include aross exposures (forn) net of cash short cositions of sovereion debt to other counterparts only where there is a maturity matching

(3) The exposures reported include the positions towards counterparts (other than sovereion) one sovereion credit risk (i.e., CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Irabania, Bosenia and Herzecovina, Kospou, PRR Macedonia, Monthereuro, Servina, Irabania and Turkev.

Hiddle East' Fermen-United And Berimates-Shrina soulds and And Andrea (South South So



# **2016 EU-wide Stress Test - Risk exposure amounts**

			Baseline scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	56,708	56,858	56,832	56,808	57,418	57,046	56,844
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	56,708	56,858	56,832	56,808	57,418	57,046	56,844
Risk exposure amount for market risk	1,179	1,179	1,179	1,179	1,179	1,179	1,179
Risk exposure amount for operational risk	3,458	3,458	3,458	3,458	3,458	3,458	3,458
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	61,345	61,495	61,468	61,445	62,055	61,682	61,481



# 2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,714	1,714	1,714	1,714	1,356	1,409	1,367
Interest income	2,592	2,628	2,711	2,761	2,570	2,686	2,593
(Interest expense)	-878	-870	-796	-739	-1,215	-1,277	-1,226
Dividend income	10	10	10	10	10	10	10
Net fee and commission income	1,300	1,300	1,300	1,300	1,171	1,171	1,171
Gains or (-) losses on financial assets and liabilities held for trading, net	63	62	62	62	-24	46	46
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	4				-29		
Other operating income not listed above, net	545	337	337	337	350	337	337
Total operating income, net	3,637	3,423	3,423	3,423	2,835	2,974	2,932
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-904	-1,678	-685	-645	-1,848	-929	-915
Other income and expenses not listed above, net	-2,461	-2,322	-2,319	-2,319	-2,433	-2,386	-2,344
Profit or (-) loss before tax from continuing operations	272	-577	419	460	-1,446	-341	-327
(Tax expenses or (-) income related to profit or loss from continuing operations)	-128	173	-126	-138	434	102	98
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	145	-404	293	322	-1,012	-239	-229
Attributable to owners of the parent	117	-327	237	260	-818	-193	-185
Amount of dividends paid	99	0	138	152	0	0	0
Attributable to owners of the parent net of estimated dividends	18	-327	99	108	-818	-193	-185

<sup>(1)</sup> Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

<sup>(2)</sup> Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €198mln; 2017 Baseline €201mln; 2018 Baseline €201mln; 2016 Adverse €196mln; 2017 Adverse €201mln; 2018 Adverse €201mln;



## 2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	8,545	9,092	9,312	9,469	7,789	7,368	7,018
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,409	7,613	7,831	7,993	6,364	5,905	5,438
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,918	5,918	5,918	5,918	5,925	5,925	5,925
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	1,743	1,416	1,515	1,624	924	731	546
	A.1.3	Accumulated other comprehensive income	262	262	262	262	-577	-577	-577
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	214	214	214	214	-506	-506	-506
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	76	76	76	76	-44	-44	-44
	A.1.4	Other Reserves	1,827	1,827	1,827	1,827	1,827	1,827	1,827
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	172	172	172	172	172	172	172
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	-3	-3	-3	-3	-3
	A.1.8	(-) Intangible assets (including Goodwill)	-1,739	-1,739	-1,739	-1,739	-1,739	-1,739	-1,739
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-173	-47	0	-434	-536	-634
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,051	-113	-92	-67	-113	-78	-77
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-276	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	557	47	19	0	383	184	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)  Transitional adjustments to CET Coaltal from uppelled page (legge from Squareign consciure in AES postfolio (+/-)	177	118		0	118	59	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/- )	-191	-86	-43	0	202	101	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-59	-30	-15	0	17	9	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	630	45	18	0	45	16	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences  Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  Additional Tier 1 Capital instruments	0	34	<b>26</b>	34	14	<b>28</b> 34	34
	A.2.2	(-) Excess deduction from T2 items over T2 capital	34	34	34	34	34	34	34
	A.2.2		276	0	0	0	0	0	0
	A.2.4	Other Additional Tier 1 Capital components and deductions  Additional Tier 1 transitional adjustments	-310	-19	.7	0	-19		0
	A.2.4	Additional   let 1 transional adjustments  TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,409	7,628	7,857	8,026	6,379	5,933	5,472
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,136	1,464	1,455	1,443	1,410	1,435	1,546
	A.4.1	Tier 2 Capital instruments	1,443	1,443	1,443	1,443	1,410	1,443	1,443
	A.4.1	Other Tier 2 Capital components and deductions	.1	.1	-1,443	.1	.1	1,743 A	1,443
	A.4.3	Tier 2 transitional adjustments	-307	21	13	-1	-33	-13	0.00
	В	TOTAL RISK EXPOSURE AMOUNT	61,345	61,495	61,468	61,445	62,055	61,682	61,481
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0.00	02,393	0.7.400	0.00	0	0	0.,-01
	C.1	Common Equity Tier 1 Capital ratio	12.08%	12.38%	12.74%	13.01%	10.26%	9.57%	8.85%
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	12.08%	12.40%	12.78%	13.06%	10.28%	9.62%	8.90%
Transitional period	C.3	Total Capital ratio	13.93%	14.78%	15.15%	15.41%	12.55%	11.95%	11.41%
	D.1	Common Equity Tier 1 Capital ratio (1)	11.62%	12.30%	12.71%	13.01%	9.64%	9.27%	8.85%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	11.67%	12.36%	12.76%	13.06%	9.69%	9.33%	8.90%
rany toatied	D.3	Total Capital ratio (3)	14.03%	14.70%	15.11%	15.41%	12.02%	11.68%	11.41%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	(cumulative convensions) (4)  Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Common Equity Her 1 or are written down upon a trigger event (5)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	123,412	123,412	123,412	123,412	123,412	123,412	123,412
	G.2	Total leverage ratio exposures (fully loaded)	123,308	123,308	123,308	123,308	123,308	123,308	123,308
	G.3	Leverage ratio (transitional)	6.00%	6.18%	6.37%	6.50%	5.17%	4.81%	4.43%
	G.4	Leverage ratio (fully loaded)	5.81%	6.16%	6.36%	6.51%	4.88%	4.67%	4.44%
(1) Fully loaded CET1 capital ratio		.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]		<u> </u>		i.			



## **2016 EU-wide Stress Test**

## Information on performing and non-performing exposures<sup>1</sup>

	31/12/2015									
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial			
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing			
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures			
Debt securities (including at amortised cost and fair value)	18,787	0	28	28	0	2	0			
Central banks	0	0	0	0	0	0	0			
General governments	17,924	0	0	0	0	0	0			
Credit institutions	262	0	0	0	0	0	0			
Other financial corporations	198	0	1	1	0	1	0			
Non-financial corporations	403	0	27	27	0	1	0			
Loans and advances(including at amortised cost and fair value)	92,171	717	13,434	13,434	417	3,746	7,862			
Central banks	395	0	0	0	0	0	0			
General governments	679	3	42	42	3	4	0			
Credit institutions	3,035	1	0	0	0	0	0			
Other financial corporations	4,849	2	232	232	14	88	91			
Non-financial corporations	47,211	363	8,807	8,807	285	2,245	5,374			
Households	36,002	348 4,354 4,354		114	1,409	2,397				
DEBT INSTRUMENTS other than HFT	110,958	717	13,463	13,463	417	3,748	7,862			
OFF-BALANCE SHEET EXPOSURES	38,886		601	601	38	14	135			

<sup>&</sup>lt;sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>&</sup>lt;sup>2</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



## **2016 EU-wide Stress Test**

## Information on forborne exposures<sup>1</sup>

			31/12/2015		
	Gross carrying am with forbearance	ount of exposures measures	Accumulated impairs changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	28	28	2	2	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	1	1	1	1	0
Non-financial corporations	27	27	1	1	0
Loans and advances (including at amortised cost and fair value)	5,375	3,021	517	478	4,238
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	75	59	11	10	39
Non-financial corporations	3,547	2,294	408	382	2,639
Households	1,754	668	98	86	1,561
DEBT INSTRUMENTS other than HFT	5,403	3,049	519	480	4,238
Loan commitments given	45	37	0	0	24

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30