Capital position CRD3 rules	31/12/2	012	30/06/2	2013	
Capital position CRD3 rules	Million EUR	% RWA	Million EUR	% RWA	1 1
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	8.094		8.135		COREP than ord
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	-31		-25		Prudenti
B) Deductions from common equity (Elements deducted from original own funds) (-)	-213		-578		COREP
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-72		-370		As define 1.3.T1*)
C) Common equity (A+B)	7.881	10,3%	7.557	12,1%	
Of which: ordinary shares subscribed by government	0		0		Paid up
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/RE
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	7.881	10,3%	7.557	12,1%	
G) Hybrid instruments not subscribed by government	383		383		Net amo 1.1.2.2** subscrib
H) Tier 1 Capital (F+G)	8.264	10,8%	7.940	12,7%	COREP
I) RWA	76.589		62.539		1
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 2
Adjustments to Minority Interests	493		472		Article 84
DTAs that rely on future profitability (net of associated DTL)	560		520		Articles 3 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant investments	724		608		Articles
RWA for Credit Value Adjustment Risk (CVA)	1.204		157	<i>\//////</i>	Articles 3

Notes and definitions

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

Explanatory footnotes

Following the adoption of internal rating based (AIRB) approaches relating to the retail supervisory segment, the Bank recorded a decrease in RWAs and an increase in deductions for excess expected losses over provisions. For the corporate segment, the UBI Banca Group has already been authorised by the Supervisory Authority to use advanced internal rating based approaches as of the supervisory report as at the 30th June 2012.

References to COREP reporting

P CA 1.1 without Hybrid instruments and government support measures other rdinary shares

ntial filters for regulatory capital (COREP line 1.1.2.6.06)

P CA 1.3.T1* (negative amount)

fined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in *)

p ordinary shares subscribed by government

REC/2011/1

mount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not ribed by government

P CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)

s 26(1) point (c) and 26(2) of CRR

84 of CRR

s 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 -

s 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR

s 381 to 386 of CRR

					osure values (as of						RWA (as of 31							sions (as of 31/12/2012) **	
couterparty countries		LTV % ** (as of 31/12/2012)	F-IRB	3	A-IRB		STA		I F-IRB		A-IR	3	STA		F-I	RB	A-IRE	S ⁻	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted N	Non-defaulted	Defaulted	Non-defaulted D	efaulted I	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted Non-defaulted	d Defaulte
	Central banks and central governments		1 -	-	-	-	21.593	53	-	-	-	-	167	78		y .		• • • • • • • • • • • • • • • • • • • •	1/2
	Institutions			-	-	-	7.900	90	-	-	-	-	3.596	132				• • • • • • • • • • • • • • • • • • • •	7
	Corporates		- 1	-	36.803	5.196	13.764	1.149	-	-	26.166	-	12.514	1.475		. (1.826	2
	Corporates - Of Which: Specialised Lending			-	1.610	21	-	-	-	-	1.508	-	-	- 1		7 -		10	7
	Corporates - Of Which: SME		-	-	15.860	1.737	5.664	580	-	-	9.495	-	5.375	- (<u> </u>		434	7
	Retail			-	-	-	37.473	3.237	-	-	-	-	19.076	3.686				• • • • • • • • • • • • • • • • • • • •	1
Reta F	Retail - Secured on real estate property	47,4%	-	-	-	-	23.527	1.455	-	-	-	-	8.626	1.365		<u> </u>		• • • • • • • • • • • • • • • • • • • •	2
	Retail - Secured on real estate property - Of Which: SME	42,7%	-	-	-	-	920	151	-	-	-	-	426	144		<u> </u>			2
IONE DI BANCHE ITALIANE	Retail - Secured on real estate property - Of Which: non-SME	47,8%	-	-	-	-	22.607	1.304	-	-	-	-	8.200	1.220		<u> </u>		- ///////	\overline{X}
SCPA (UBI BANCA)	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	- /	//////	7 -	V///////		Ζ
	Retail - Other Retail		-	-	-	-	13.946	1.782	-	-	-	-	10.450	2.321		<u> </u>	<u> </u>		
	Retail - Other Retail - Of Which: SME		-	-	-	-	3.878	701	-	-	-	-	2.908	892		<u> </u>			2
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	10.068	1.081	-	-	-	-	7.542	1.428		<u> </u>			
	Equity		4 - 1	-	-	-	550	-	-	-	-	-	550	- 1		·			4
	Securitisation		- 1	-	-	-	3	-	-	-	-	-	2	- (7 -		• • • • • • • • • • • • • • • • • • • •	7
	Other non-credit obligation assets		-	-	-	-	3.894	2	-	-	-	-	2.701	2		<u> </u>	<i>\//////</i>		7
	TOTAL		0	0	36.803	5.196	85.177	4.531	0	0	26.166	0	38.606	5.373		- 0	210	1.826 345	
	Securitisation and re-securitisations positions deducted from capital *		1 -	-	-	-	-	-	-	-	-	-	-	- (ΠΠΠ	<u> </u>		- ///////	7

NOLC

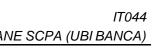
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				osure values (as) **			RWA (as of 31	l <i>/</i> 12/2012) **				Value adjus	tments and provisi	ions (as of 31/12/2012) **	
party Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRE	3	STA		F-IRB	A-IR	B	STA		F-IF	кв	A-IRB	<u>د</u>	STA
			F-IRB Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	d Defaulte
	Central banks and central governments			-	-	20.274	50			-	157	73		-		-\//////	7
	Institutions			-	-	7.417	85	-		-	3.376	124		.		- //////	7
	Corporates			36.310	5.126	12.923	1.079	-	- 25.815	; -	11.749	1.385				1.802	
	Corporates - Of Which: Specialised Lending			1.588	21	-	-	-	- 1.488		-	- /		- 1		· ///////	$\overline{\lambda}$
	Corporates - Of Which: SME			15.647	1.714	5.318	545	-	- 9.368		5.047	(- 1		428	
	Retail			-	-	35.185	3.039	-		-	17.910	3.458		- 1			1.4
	Retail - Secured on real estate property	47,4%		-	-	22.090	1.366	-		-	8.099	1.280		- 1		· ///////	$\overline{\lambda}$
	Retail - Secured on real estate property - Of Which: SME	42,7%		-	-	864	142	-		-	400	135				· ///////	2
	Retail - Secured on real estate property - Of Which: non-SME	47,8%		-	-	21.226	1.224	-		-	7.699	1.145		<u> </u>		· \//////	4
Italy	Retail - Qualifying Revolving			-	-	-	-	-		-	-	(<u> </u>		· //////	<u>/</u>
	Retail - Other Retail			-	-	13.095	1.673	-		-	9.811	2.178		- 1			1.4
	Retail - Other Retail - Of Which: SME			-	-	3.641	658	-		-	2.730	837					3
	Retail - Other Retail - Of Which: non-SME			-	-	9.454	1.015	-		-	7.081	1.341				· \//////	1.0
	Equity			-	-	516	-	-		-	516	/		7 -			2
	Securitisation			-	-	3	-	-		-	2	- /		<u> </u>		- \//////	7
	Other non-credit obligation assets			-	-	3.656	2	-		-	2.536	2		-			//
	TOTAL		0 0	36.310	5.126	79.974	4.255	0 0	25.815	0	36.246	5.042	-	0	207	1.802 32	24 1.8
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-		-	-	- /	//////	- 1		- ///////	7

Notes and definitions

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

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



			<u> </u>		ies (as of 31/12/2	•				RWA (as of 31/12/2012) **			Value adjustments and provisi	
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB	ST	A	F-IRE	В	A-IRB	STA	F-IRE	3 A-IRB	STA
		, , , , , , , , , , , , , , , , , , , ,	Non-defaulted	Defaulted Non-def	aulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted C	STA Defaulted Non-defaulted Defaul
	Central banks and central governments			-	-		-	-	-			V//////	· ///////	· \//////
	Institutions		- 1	-	-		-	-	-				• • • • • • • • • • • • • • • • • • • •	• (//////)
	Corporates		- 1	-	-		-	-	-				• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •
	Corporates - Of Which: Specialised Lending		- 1	-	-		-	-	-					- \//////
	Corporates - Of Which: SME		- 1	-	-		-	-	-				- ///////	- ///////
	Retail		1 -	-	-		-	-	-					· \//////
	Retail - Secured on real estate property	0,0%	-	-	-		-	-	-				· ///////	· \//////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-		-	-	-				· ///////	· \//////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-	-	-				· ///////	· ///////
	Retail - Qualifying Revolving			-	-		-	-	-				• • • • • • • • • • • • • • • • • • • •	· <i>` \//////</i> /
	Retail - Other Retail	///////////////////////////////////////		-	-		-	-	-					· \//////
	Retail - Other Retail - Of Which: SME		-	-	-		-	-	-					
	Retail - Other Retail - Of Which: non-SME			-	-		-	-	-				· · ///////	· \//////
	Equity	*******	- 1	-	-		-	-	-			<u> </u>	· ///////	· ///////
	Securitisation		- 1	-	-		-	-	-					
	Other non-credit obligation assets		- 1	-	-		-	-	-				- ///////	• (//////
	TOTAL		0	0 0	0	0	0	0	0	0 0	0 0	-	0 -	0 - 0
	Securitisation and re-securitisations positions deducted from capital *		- 1	-	-		-	-	-			VIIIII		· ///////

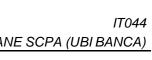
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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

					osure values (as						RWA (as of 31/12/2012) **				tments and provisions		
terparty Country ⁽¹⁾		31/12/2012)	F-IRI	 В	A-IR	В	STA		F-IRE	3	A-IRB Non-defaulted Defaulted	STA	F-IR	в	A-IRB	STA	A
terparty Country ⁽¹⁾			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	aulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted Defau	ulted Non-defaulted	Default
	Central banks and central governments		-			-	-	-	-	-		-	· \///////			· · ////////	1
	Institutions		-	-	-	-	-	-	-	-		-	• \//////	- 1		· ///////	
	Corporates		- 1	-	-	-	-	-	-	-		-	- \///////	- 1			
	Corporates - Of Which: Specialised Lending			-	-	-	-	-	-	-		-	- \///////	- 1		· ///////	4
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-		-	· \//////	-		· ///////	
	Retail		-	-	-	-	-	-	-	-		-	- {///////	-			1
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	• \//////	- 1		·//////	<u></u>
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	- \//////	-		· ///////	
#NI/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-		-	· \///////	- 1		<u>· ////////</u>	
#N/D	Retail - Qualifying Revolving			-	-	-	-	-	-	-		-	· ///////	-		<u>· · //////////////////////////////////</u>	4
	Retail - Other Retail	V/////////////////////////////////////		-	-	-	-	-	-	-		-	• \///////	- 1			1
	Retail - Other Retail - Of Which: SME			-	-	-	-	-	-	-		-	· {///////	- 1		<u>· ////////////////////////////////////</u>	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		-	<u>· \////////////////////////////////////</u>			<u> </u>	4
	Equity			-	-	-	-	-	-	-		-	- \///////	1 -		· · ///////	1
	Securitisation		-	-	-	-	-	-	-	-		-	· \//////	-		· ///////	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	· ///////	-			
	TOTAL		0	0	0	0	0	0	0	0	0 0	0 0	-	0	- (0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-		-		- 1		· ///////	· · · · ·

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

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



			Exp	oosure values (as of 31/12/2012) **			RWA (as of 31/12/2012)			tments and provisions	
erparty Country ⁽¹⁾		31/12/2012)	F-IRB	A-IRB ST/ Non-defaulted Defaulted Non-defaulted	A	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
#rparty Country (*)			Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	ulted Non-defaulted Defaulte
	Central banks and central governments				-	· · ·			· <i>(///////</i> /////////////////////////////		· //////</td
	Institutions				-		-				· (//////
	Corporates				-		-			<i>[[[[[]</i>]]]	·//////
	Corporates - Of Which: Specialised Lending				-		-		· /////// /////////////////////////////		
	Corporates - Of Which: SME				-		-		· //////// ////////////////////////////		· {///////
	Retail				-		-		· ////////////////////////////////////		· · ///////
	Retail - Secured on real estate property	0,0%			-		-		· ////////////////////////////////////		
	Retail - Secured on real estate property - Of Which: SME	0,0%			-		-		· ////////////////////////////////////		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%			-		-				· ///////
	Retail - Qualifying Revolving	0,0%			-		-		· <u> </u>		<u>· · ///////</u>
	Retail - Other Retail	*******			-		-		· · · · · ·	<u>/////////////////////////////////////</u>	· \//////
	Retail - Other Retail - Of Which: SME				-		-		· /////// /////////////////////////////		
	Retail - Other Retail - Of Which: non-SME				-		-		· <u> ///////////////////////////////////</u>	//////////////////////////////////////	<u>·_////////////////////////////////</u>
	Equity				-		-		· <u> </u>	<u>/////////////////////////////////////</u>	<u>· {///////</u>
	Securitisation						-				- (//////
	Other non-credit obligation assets				-		-		· ////////////////////////////////////	ΤΠΠΛ	· //////
	TOTAL		0 0	0 0 0	0	0 0	0 0	0 0	- 0		0 - 0
	Securitisation and re-securitisations positions deducted from capital *				-		-				

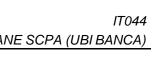
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		I T\/ 0/ ** (~~~~{			osure values (as						RWA (as of 31/12/2012) **					ons (as of 31/12/2012) **	
unterparty Country ⁽¹⁾						2	1 STV			2	A-IRB	1 STV		P		e 1	
#N/D			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	ed Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	-		-	-		-	· \///////	- 1		• • • • • • • • • • • • • • • • • • • •	7
	Institutions		-	-	-	-	-	-	-	-		-	· ///////	- [- ///////	8
	Corporates		-	-	-	-	-	-	-	-		-	• \//////	-		• \//////	7
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-		-	· \///////	1 -		· \///////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-		-	- /////////////////////////////////////	1 -			2
	Retail		-	-	-	-	-	-	-	-		-	-\//////] -		• • • • • • • • • • • • • • • • • • • •	2
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	• \//////	- 1			7
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	• \//////	- 1		• • • • • • • • • • • • • • • • • • • •	7
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-		-	· ///////	- 1		· ///////	<u> </u>
#N/B	Retail - Qualifying Revolving			-	-	-	-	-	-	-		-	<u>·\////////////////////////////////////</u>	<u> </u>		<u> </u>	4
	Retail - Other Retail		1 -	-	-	-	-	-	-	-		-	-\//////	-			2
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-		-	· \///////	- 1		· ///////	4
	Retail - Other Retail - Of Which: non-SME		1 -	-	-	-	-	-	-	-		-	· ///////			· ` ` \///////	2
	Equity			-	-	-	-	-	-	-	- -	-	- {////////////////////////////////////	7 -		· · ///////	2
	Securitisation			-	-	-	-	-	-	-		-	· \//////	- 1			2
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-\///////	<u> </u>	<u> </u>	-\///////	2
	TOTAL		0	0	0	0	0	0	0	0	0 0	0 0	-	0	-	0 -	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-		-	· ///////	- 1		- ///////	7

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

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



				osure values (as of 31/12/2012) **			of 31/12/2012) **			nents and provisic	ons (as of 31/12/2012) **
party Country ⁽¹⁾		1 LTV % ** (as of 31/12/2012)	F-IRB	A-IRB ST Non-defaulted Defaulted Non-defaulted	A	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted	Defaulted	Non-defaulted Defaulted Non-defa	aulted Defaulted	Non-defaulted Defaulted N	Ion-defaulted Defaulted	Non-defaulted De	efaulted Non-defaulted Default
	Central banks and central governments				-			- · /	////// · {		
	Institutions								////// -{	ΠΠΠΛ	· · ///////
	Corporates										· ///////
	Corporates - Of Which: Specialised Lending							/	7///// - 1		
	Corporates - Of Which: SME				-			/	////// · ·	<u> 77777777</u>	· ///////
	Retail								////// -{		
	Retail - Secured on real estate property	0,0%						· · /		ΠΠΠΛ	· ///////
	Retail - Secured on real estate property - Of Which: SME	0,0%						/		ΠΠΠΛ	· ///////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%						/	//////	<u> ////////////////////////////////////</u>	
	Retail - Qualifying Revolving							/	<u>////// - </u>		<u> </u>
	Retail - Other Retail								<i>/////</i> ///////////////////////////////		· {///////
	Retail - Other Retail - Of Which: SME							//	<i>7/////</i> - Y		
	Retail - Other Retail - Of Which: non-SME							/	<u>////// - </u>		<u> </u>
	Equity							- -[2	////// - {	//////	
	Securitisation								////// - {		· · ///////
	Other non-credit obligation assets				-				/////// ·		· ///////
	TOTAL		0 0	0 0 0	0	0 0 0	0	0 0	- 0	-	0 -
	Securitisation and re-securitisations positions deducted from capital *							/	7/////		· ///////

notes

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

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

** As explained in the Guidelines

#N/D				osure values (as of 31/12/2012) **			RWA (as of 31/12/2012) **		Value adjustments and provisions	
			I F-IRR	I A-IRB I	STA	I F-IRR	A-IRB \$	STA I E		I STA
			Non-defaulted Defaulted	Non-defaulted Defaulted Non-	defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-default	ed Defaulted Non-defaulte	ed Defaulted Non-defaulted Defa	ulted Non-defaulted Defaulte
	Central banks and central governments]	· · · ·		-				• • • • • • • • • • • • • • • • • • • •
	Institutions							· · //////	//////////////////////////////////////	· //////
	Corporates					-			7 <u> </u>	• • • • • • • • • • • • • • • • • • • •
	Corporates - Of Which: Specialised Lending					-			7 <u>7 - 7//////</u> 7	· · ///////
	Corporates - Of Which: SME					-		//////	<u>77 - V//////7</u>	<u> </u>
	Retail					-		· · //////		
	Retail - Secured on real estate property	0,0%						· · //////	7 <u> </u>	· {//////
	Retail - Secured on real estate property - Of Which: SME	0,0%						· · //////	// · /////////////////////////////////	· //////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-		· · //////	//////////////////////////////////////	
	Retail - Qualifying Revolving					-		· · · //////		
	Retail - Other Retail]			_		· · //////		· · ///////
	Retail - Other Retail - Of Which: SME					-			<u> </u>	<u> </u>
	Retail - Other Retail - Of Which: non-SME					-		· · · //////	$\Delta \cdot \langle I / I / I / A \rangle$	<u> </u>
	Equity		1			-		///////		- \//////
	Securitisation					-		· · //////	<u>// · /////////////////////////////////</u>	· \//////
	Other non-credit obligation assets					-				<u> </u>
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0	- 0 -	0 - 0
	Securitisation and re-securitisations positions deducted from capital *					-		//////		· ///////

Notes and definitions

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

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



				sure values (as of 31/12/2012			RWA (as of 31/12/2012) **			ments and provisions (as	
rparty Country ⁽¹⁾		31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	F-IRB Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulte
	Central banks and central governments					-			<i>V//////</i> - (//////	· ///////
	Institutions					-			· //////	ΠΠΠΛ	
	Corporates					-				ΠΠΠΛ	· \//////
	Corporates - Of Which: Specialised Lending					-					- ///////
	Corporates - Of Which: SME					-			V////// - V	<u>///////</u>	- ///////
	Retail					-					· \//////
	Retail - Secured on real estate property	0,0%				-			- \/////	ΠΠΠΛ	· ///////
	Retail - Secured on real estate property - Of Which: SME	0,0%				-			-	//////	· ///////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-					- ///////
	Retail - Qualifying Revolving					-			<u> ////////////////////////////////////</u>	<u>/////////////////////////////////////</u>	<u>· ////////</u>
	Retail - Other Retail					-					· \//////
	Retail - Other Retail - Of Which: SME					-					- ///////
	Retail - Other Retail - Of Which: non-SME					-			Y////// · (<u>· \//////</u>
	Equity					-			<u> ////////////////////////////////////</u>		- ///////
	Securitisation					-					- \//////
	Other non-credit obligation assets					-			·/////////////////////////////////////		· \//////
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *					-					- 1//////

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

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

				Expo	sure values (as	of 31/12/201	2) **				RWA (as of 31	/12/2012) **			Value adju	stments and provisio	ns (as of 31/12/2012) **	
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IR	В	ST/	\	F-IRI	В	A-IR	В	STA	F-1	RB	A-IRB	ST, efaulted Non-defaulted	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ed Non-defaulte	d Defaulted	Non-defaulted De	efaulted Non-defaulted	Default
	Central banks and central governments		4 - 1	-	-	-	-	-	-	-	-	-	-		γ -			1
	Institutions		- 1	-	-	-	-	-	-	-	-	-	-	• //////	γ.		• • • • • • • • • • • • • • • • • • • •	1
	Corporates		- 1	-	-	-	-	-	-	-	-	-	-	• \//////	7 -		· ///////	1
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	· //////	<u> </u>		• • • • • • • • • • • • • • • • • • • •	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- \//////	/ -			
	Retail		- 1	-	-	-	-	-	-	-	-	-	-		7 -		· ///////	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	· \//////	<u> </u>		- \//////	1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	• (//////	<u> </u>		• • • • • • • • • • • • • • • • • • • •	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	• \//////	7 -		• • • • • • • • • • • • • • • • • • • •	1
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	• \//////	7 -		• • • • • • • • • • • • • • • • • • • •]
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	· \//////	/ ·		· ////////	1
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	• • • • • • • • • • • • • • • • • • • •	7 -		· ///////]
	Retail - Other Retail - Of Which: non-SME			-	-	-	-	-	-	-	-	-	-	- \//////			· ////////	1
	Equity		<u> </u>	-	-	-	-	-	-	-	-	-	-	-\/////	γ -			3
	Securitisation		-	-	-	-	-	-	-	-	-	-	-		7 -		· ///////	1
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	- \//////	4 -		- \//////	1
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		- 0	-	0 -	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-		7 -		- ///////	

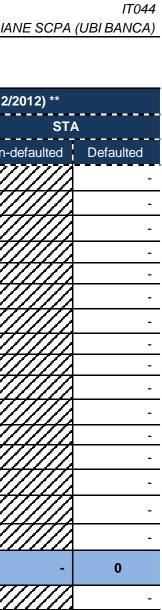
Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines



				Exp	osure values (as	of 31/12/2012)	**				RWA (as of 31					Value adjus				
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRI	B	A-IRI	B	ST/		F-IR	B	A-IR	B	STA Non-defaulted Defaulted		F-		Non d	A-IRB		None
			Non-derauited	Deraulted	Non-defaulted	Deraulted	Non-derauited	Deraulted	Non-deraulted	Deraulted	Non-deraulted	Derauited	Non-delauited Delauited						Derauited	7777
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	<u> </u>	44	<u> </u>	¥Щ	ШA	¥	44
	Institutions		- 1	-	-	-	-	-	-	-	-	-	-	<u>· ///</u>	<u> </u>	<u>/</u> -			- [
	Corporates			-	-	-	-	-	-	-	-	-	-	- ///	777	Λ.		\overline{M}		
	Corporates - Of Which: Specialised Lending		- 1	-	-	-	-	-	-	-	-	-	-	- 1///	111	7 -	1///	$\pi\pi$		7777
	Corporates - Of Which: SME		- 1	-	-	-	-	-	-	-	-	-	-	- 1///	7777	7 -	1///	111		777
	Retail			-	-	-	-	-	-	-	-	-	-	- ///	7777	7 -	$\overline{\mathbf{V}}$	\overline{m}		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	- 1//	H	7.	1///			
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	- 1///	###	π ·	¥///	###	- 7	###
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	- 1//	777	7 -	1///	$\pi\pi\pi$	- 7	
#N/D	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	- 7//	Π	7 -	177	\overline{m}		Π
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	- 1//	1117.	7	1///	$\pi\pi\pi$	- [111
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- 177	H_{π}	// ·	111	HH	- [1117.
	Retail - Other Retail - Of Which: non-SME			-	-	-	-	-	-	-	-	-	-	- 777	$\overline{T}\overline{T}$	7	VII	\overline{m}	- [
	Equity		-	-	-	-	-	-	-	-	-	-	-	- 1///	7777	<u>7</u> .	1//	$\pi\pi$	Ľ	7777
	Securitisation			-	-	-	-	-	-	-	-	-	-	. ///		7 -	1///	1117	- [111.
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	- 1//		λ.	1///	$\pi\pi$		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0			- 0		-	0	
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	- ///	7777.	7 .	7///	7777	- 7	

Notes and def

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



				Exposu	re values (as o	of 30/06/2013	3) **				RWA (as of 30/06	/2013) **				Value adjus	stments and prov	risions (as of 30/06/2013) **	
outerparty countries		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA		F-IRB		A-IRB		STA		F-II	RB	A-IRI		STA
			Non-defaulted	Defaulted N	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	d Defaulte
	Central banks and central governments	(//////////////////////////////////////	-	-	-	-	20.982	50	-	-	-	-	161	73		· /	<i>\///////</i>	↓ · <i>\//////</i> .	Λ
	Institutions		-	-	-	-	5.703	91	-	-	-	-	2.595	132		- 1		· //////	7
	Corporates		-	-	36.954	5.542	12.058	929	-	-	25.088	-	11.212	1.210		· (1.828	7
	Corporates - Of Which: Specialised Lending		-	-	1.832	-	-	-	-	-	1.673	-	-	-		7 -		· ///////	7
	Corporates - Of Which: SME		-	-	15.578	2.178	5.031	405	-	-	9.061	-	4.905	-		Я -		556	$\overline{\Lambda}$
	Retail		-	-	28.702	3.580	9.493	1.372	-	-	5.802	-	6.358	1.742		<u> </u>		1.162	7
	Retail - Secured on real estate property	49,1%	-	-	22.254	1.559	2.476	269	-	-	3.428	-	1.092	273		<u> </u>		247	7
	Retail - Secured on real estate property - Of Which: SME	43,5%	-	-	1.754	290	147	1	-	-	530	-	73	1		7 -		35	$\overline{\Lambda}$
NIONE DI BANCHE ITALIANE	Retail - Secured on real estate property - Of Which: non-SME	49,5%	-	-	20.500	1.269	2.329	268	-	-	2.898	-	1.019	272		- ג	<u> </u>	212	Δ
SCPA (UBI BANCA)	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	//////	7 -	<u> </u>	<u> </u>	<u>//</u>
	Retail - Other Retail		-	-	6.448	2.021	7.017	1.103	-	-	2.374	-	5.266	1.469	//////	<u> </u>	<u> </u>	915	Δ
	Retail - Other Retail - Of Which: SME		-	-	6.448	2.021	823	327	-	-	2.374	-	618	420		<u> </u>	V//////	915	<u> </u>
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	6.194	776	-	-	-	-	4.648	1.049	<u>/////////////////////////////////////</u>	2 -	<u> </u>	<u> - //////</u>	
	Equity		-	-	-	-	552	-	-	-	-	-	552			<u> </u>	<i>\//////</i>	· · //////	Λ
	Securitisation		-	-	-	-	2	-	-	-	-	-	2	-				· · //////	$\overline{\Lambda}$
	Other non-credit obligation assets		-	-	-	-	2.220	-	-	-	-	-	1.025	-		- 1		• • • • • • • • • • • • • • • • • • • •	$\overline{\lambda}$
	TOTAL		0	0	65.656	9.122	51.010	2.442	0	0	30.890	0	21.905	3.157		• 0	327	2.990 22	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	ΠΠΠ		1//////		\overline{X}

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

				sure values (as of		*	_			RWA (as of 30/0	6/2013) **			· · · · · · · · · · · · · · · · · · ·	Value adjust	ments and provisi	ions (as of 30/06/2013	3) **
party Country ⁽¹⁾		30/06/2013)	F-IRB	A-IRB		STA		F-IRB		A-IRB		STA		F-IRE	3	A-IRB		STA
			F-IRB Non-defaulted Defaulted	Non-defaulted	Defaulted N	on-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defa	aulted Default
	Central banks and central governments				-	19.331	46			-	-	148	67				• • • • • • • • • • • • • • • • • • • •	7773
	Institutions			-	-	5.254	84	-	-	-	-	2.391	122		-		· /////	\overline{m}
	Corporates			36.725	5.508	11.109	856	-	-	24.932	-	10.330	1.115		-		1.817	\overline{m}
	Corporates - Of Which: Specialised Lending			1.821	-	-	-	-	-	1.663	-	-	- /		-	ΠΠΠΛ	· /////	\overline{m}
	Corporates - Of Which: SME			15.481	2.164	4.635	373	-	-	9.005	-	4.519	· 7		-		553	
	Retail			28.524	3.557	8.746	1.264	-	-	5.766	-	5.857	1.605		-		1.154	
	Retail - Secured on real estate property	49,1%		22.116	1.549	2.281	248	-	-	3.407	-	1.006	252		-		245	777
	Retail - Secured on real estate property - Of Which: SME	43,5%		1.743	288	135	1	-	-	527	-	67	1		-		35	
	Retail - Secured on real estate property - Of Which: non-SME	49,5%		20.373	1.261	2.146	247	-	-	2.880	-	939	251		-		210	<u>////</u>
Italy	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	· /		-		<u>· \////</u>	<u>////</u>
	Retail - Other Retail			6.408	2.008	6.465	1.016	-	-	2.359	-	4.851	1.353		-		909	
	Retail - Other Retail - Of Which: SME			6.408	2.008	758	301	-	-	2.359	-	569			-		909	
	Retail - Other Retail - Of Which: non-SME			-	-	5.707	715	-	-	-	-	4.282	966		-		· \/////	
	Equity			-	-	509	-	-	-	-	-	509	- 1/		-			
	Securitisation			-	-	2	-	-	-	-	-	2	- /		-			7772
	Other non-credit obligation assets			-	-	2.045	-	-	-	-	-	944	- /		-		\////	
	TOTAL		0 0	65.249	9.065	46.996	2.250	0	0	30.698	0	20.181	2.909	-	0	325	2.971	205 1.
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	- 7		-			7775

Notes and definitions

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

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

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			-	oosure values (as of 30/06/201	· ·		RWA (as of 30/06/2013) **				ns (as of 30/06/2013) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA efaulted Non-defaulted Defaulte
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted De	efaulted Non-defaulted Default
	Central banks and central governments					-					- \//////
	Institutions					-			· ////////////////////////////////////		• • • • • • • • • • • • • • • • • • • •
	Corporates					-			· <i>\//////</i> //////////////////////////////		• (//////
	Corporates - Of Which: Specialised Lending		7			-			· <i>\///////</i> /////////////////////////////		- \//////
	Corporates - Of Which: SME					-			· //////// ////////////////////////////		- ///////
	Retail					-			· ////////////////////////////////////		- \//////
	Retail - Secured on real estate property	0,0%	· · ·			-			· ////////////////////////////////////		· \//////
	Retail - Secured on real estate property - Of Which: SME	0,0%				-			· \////////////////////////////////////		· \//////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-			· //////// ////////////////////////////		- ///////
	Retail - Qualifying Revolving					-			· <i>////////////////////////////////////</i>		- (//////
	Retail - Other Retail					-			· \////////////////////////////////////		- \//////
	Retail - Other Retail - Of Which: SME					-			· ////////////////////////////////////		· ///////
	Retail - Other Retail - Of Which: non-SME		<u> </u>			-			· <u> ///////////////////////////////////</u>		<u>· · ///////</u>
	Equity		1			-			· \////// \/ ·		- \//////
	Securitisation					-			· /////// /////////////////////////////		- \//////
	Other non-credit obligation assets					-					- \//////
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	-	0 - 0
	Securitisation and re-securitisations positions deducted from capital *					-				7//////	

Notes and demnitions

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

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

				Exposure values (a					RWA (as of 30							isions (as of 30/0	
party Country ⁽¹⁾		30/06/2013)	F-IRB	A-	RB	ST/	\	F-IRB Non-defaulted Defaulted	A-IR	В	STA		F-	IRB	A-IRE	3	STA
			Non-defaulted D	Defaulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	lon-defaulte	d Defaulted	Non-defaulted	Defaulted No	n-defaulted Defa
	Central banks and central governments] [-	-			-				<u> </u>		· · //	//////
	Institutions		- 1	-		-	-		-	-	-	- 0		7 -		· · //	/////
	Corporates			-		-	-		-	-	-	- 7		/ .		· · //	$\overline{\pi}$
	Corporates - Of Which: Specialised Lending		7 - 1	-		-	-		-	-	-	- 7		γ -		- 1//	ΠΠΛ
	Corporates - Of Which: SME		-	-		-	-		-	-	-	- 7		Δ.		<u> </u>	<u> //////</u>
	Retail		-	-		-	-		-	-	-	- 7		γ.		- 1/	
	Retail - Secured on real estate property	0,0%	-	-		-	-		-	-	-	- 7		γ -		- //	7////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-		-	-	-	- 1		7 -		- 1//	77777
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	-		-	-	-	- 7		/ .		<u> </u>	
#N/D	Retail - Qualifying Revolving		-	-		-	-		-	-	-	- /		<u> </u>		<u> </u>	
	Retail - Other Retail	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	л - I	-		-	-		-	-	-	- 7		γ -		· · //	
	Retail - Other Retail - Of Which: SME			-		-	-		-	-	-	- 12		Λ -		· · //	
	Retail - Other Retail - Of Which: non-SME		-	-		-	-		-	-	-	- /		<u> </u>		<u> </u>	<u>/////\</u>
	Equity		1 -	-		-	-		-	-	-	- 1/		· /	<i>\//////</i>	· · · ///	
	Securitisation		-	-		-	-		-	-	-	- 7		7		· //	<u>/////\</u>
	Other non-credit obligation assets		1 -	-		-	-		-	-	-	- 7		/ -		- 7/	
	TOTAL		0	0 0	0	0	0	0 0	0	0	0	0		- 0	-	0	- (
	Securitisation and re-securitisations positions deducted from capital *			-		-	-		-	-	-	- 7		7 .		· · //	

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

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

				Exposure values (as				RWA (as of 30/06/2013)				ons (as of 30/06/2013) **
party Country ⁽¹⁾		30/06/2013)	F-IRB	A-IR	В	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA Defaulted Non-defaulted Defaulte
			Non-defaulted Default	ed Non-defaulted	Defaulted N	Ion-defaulted Defaulted	I Non-defaulted Defaulte	d Non-defaulted Default	ed Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted	efaulted Non-defaulted Defaulte
	Central banks and central governments									• (////////////////////////////////////		· · ///////
	Institutions				-	-				· ////////////////////////////////////		· · ///////
	Corporates		-		-	-				· ////////////////////////////////////		· · //////
	Corporates - Of Which: Specialised Lending		-		-	-				· ////////////////////////////////////		
	Corporates - Of Which: SME				-	-				· ////////////////////////////////////		· · ///////
	Retail				-	-				· ////////////////////////////////////		· · ///////
	Retail - Secured on real estate property	0,0%	-		-	-				· ////////////////////////////////////		· //////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-				· ////////////////////////////////////		· · ///////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-				· ////////	<u> V///////</u>	<u> </u>
#IN/D	Retail - Qualifying Revolving				-	-				<u>· /////// · · · · · · · · · · · · · · ·</u>		<u> </u>
	Retail - Other Retail		-		-	-				· \/////// ·		· · ///////
	Retail - Other Retail - Of Which: SME				-	-				· ////////////////////////////////////		
	Retail - Other Retail - Of Which: non-SME				-	-				<u>· /////// · ·</u>		<u> </u>
	Equity		 -		-	-	- -			· <i>{///////</i> /////////////////////////////		- {///////
	Securitisation		-		-	-				· {////////////////////////////////////		<u> </u>
	Other non-credit obligation assets		<u> </u>		-	-	- -			<u>· {////////////////////////////////////</u>		<u> </u>
	TOTAL		0 0	0	0	0 0	0 0	0 0	0 0	- 0	-	0 - 0
	Securitisation and re-securitisations positions deducted from capital *		-		-	-						

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

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

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **			V	alue adjustr	nents and I	provisions (as of 30/06/201	13) **
interparty Country ⁽¹⁾		30/06/2013)	F-IR	В	A-IR	В	STA	`	F-IRE	в	A-IR	В	STA Non-defaulted Defaul		F-IRB		,	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ted Non-defa	aulted	Defaulted	Non-defaul	ted Defaul	Ited Non-def	aulted Defaulte
	Central banks and central governments	V///////	-	-	-	-	-	-	-	-	-	-		·////		-		Z	-\////	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	- \////	$//\lambda$	-		\square	- \////	\overline{M}
	Corporates		-	-	-	-	-	-	-	-	-	-	-	• /////	\overline{M}	-		\square	·////	777
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	· /////		- /		\mathcal{I}	- V////	777
	Corporates - Of Which: SME		- 1	-	-	-	-	-	-	-	-	-	-	- /////	\overline{M}	- (7/	- /////	777
	Retail		-	-	-	-	-	-	-	-	-	-	-	·////	M			\square	·////	\overline{M}
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	·////	\overline{M}	-		\square	·////	\overline{m}
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	• ////		- [$\overline{/}$	- \////	777
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	· /////		- /			<u> </u>	
#N/D	Retail - Qualifying Revolving	0,0%	-	-	-	-	-	-	-	-	-	-	-	<u> </u>					<u>\////</u>	
	Retail - Other Retail			-	-	-	-	-	-	-	-	-	-	- \////		- 6			-\////	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- · /////	///A				\////	
	Retail - Other Retail - Of Which: non-SME		- 1	-	-	-	-	-	-	-	-	-	-	<u> </u>	444		4444		<u>- \////</u>	
	Equity			-	-	-	-	-	-	-	-	-	-	- \////	$\square A$			$\langle \rangle \rangle$	<u> </u>	
	Securitisation			-	-	-	-	-	-	-	-	-	-	·////		-			·////	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-\////	$//\Lambda$	-			-\////	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		-	0		- 0		- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	- /////	777	- 1	77777	7/	- 1////	777

Notes and definitions

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

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

				posure values (as				RWA (as of 30/06/2013)		-		ions (as of 30/06/2013) **
party Country ⁽¹⁾		LIV % ** (as of 30/06/2013)	F-IRB	A-IRE	з	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted	Defaulted Nor	-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted D	STA Defaulted Non-defaulted Defaulte
	Central banks and central governments	V/////////////////////////////////////			-		-		· .	· <i>(//////</i> //////////////////////////////		· (/////)
	Institutions				-		-			· ////////////////////////////////////		· · ///////
	Corporates		-		-					· ////////////////////////////////////		· · //////
	Corporates - Of Which: Specialised Lending				-		-			· ////////////////////////////////////		
	Corporates - Of Which: SME				-		-			· ////////////////////////////////////		
	Retail		-		-		-			· ////////////////////////////////////		<u> </u>
	Retail - Secured on real estate property	0,0%	-		-		-			· ////////////////////////////////////		· · //////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-		-			· ////////////////////////////////////		· {//////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-		-			· ////////////////////////////////////		· \//////
	Retail - Qualifying Revolving		-		-		-			<u>· /////// · · · · · · · · · · · · · · ·</u>		<u>· \//////</u>
	Retail - Other Retail		-	- -	-		-			· \////////////////////////////////////		· · ///////
	Retail - Other Retail - Of Which: SME		-		-		-			· ////////////////////////////////////		· \///////
	Retail - Other Retail - Of Which: non-SME		-		-					· ////////////////////////////////////		· <i>\//////</i>
	Equity		-		-		-			· ////////////////////////////////////		· · ///////
	Securitisation		-		-		-			· ////////////////////////////////////		
	Other non-credit obligation assets				-		-			· {////////////////////////////////////		· · ///////
	TOTAL		0 0	0	0	0 0	0 0	0 0	0 0	- 0	-	0 - 0
	Securitisation and re-securitisations positions deducted from capital *		4 -		-		-					- //////

notes

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

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

** As explained in the Guidelines

				osure values (as of 30/06/201	, ·		RWA (as of 30/06/2013) **		nts and provisions (as of 30/06/2013) **
unterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB STA Non-defaulted Defaulted Defaulted Defaulted	F-IRB	A-IRB STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted Default	ed Non-defaulted Defaulted No	on-defaulted Defaulted Non-defaulted Defaulte
	Central banks and central governments	<i>\///////</i>						· \/////// · \//	
	Institutions							· \////////////////////////////////////	
	Corporates							· ////////////////////////////////////	
	Corporates - Of Which: Specialised Lending							· /////// · //	/////// · \///////
	Corporates - Of Which: SME							· ////////////////////////////////////	<u>////// · · ///////////////////////////</u>
	Retail							· \////////////////////////////////////	
	Retail - Secured on real estate property	0,0%						· {//////// · {//	
	Retail - Secured on real estate property - Of Which: SME	0,0%						· ////////////////////////////////////	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%				· · ·		· ////////////////////////////////////	<i>//////</i> //////////////////////////////
	Retail - Qualifying Revolving							· {//////// · {//	<u> ////////////////////////////////////</u>
	Retail - Other Retail		- -					· \/////// · \//	
	Retail - Other Retail - Of Which: SME							· ////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME							<u>· /////// · //</u>	////// · · ////////
	Equity							<u>· \/////// · \//</u>	<u>/////// · · //////////////////////////</u>
	Securitisation							· ////////////////////////////////////	//////
	Other non-credit obligation assets							<u>· {//////// · {//</u>	<u>/////////////////////////////////////</u>
	TOTAL		0 0	0 0	0 0	0 0	0 0 0 0	- 0	- 0 - 0
	Securitisation and re-securitisations positions deducted from capital *							· /////// · //	

Notes and del

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

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

				Exposure values (as of 30/06/2			RWA (as of 30/06/2013) **		Value adjustments and provisions (a	
arty Country ⁽¹⁾		LIV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB Non-defaulted Defaulted Non-de	STA F-IRE	B A-IRB	STA
			Non-defaulted Defaul	ted Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-de	efaulted Defaulted Non-defaulted	Defaulted Non-defaulted Default	ed Non-defaulted Defaulte
	Central banks and central governments		-				· ·	· · · ///////	· · ///////	·//////
	Institutions		-					· · · ///////	· · ///////	· //////
	Corporates		-						· · · //////	• (//////
	Corporates - Of Which: Specialised Lending		-					///////		- ///////
	Corporates - Of Which: SME		-					////////	///////	- ///////
	Retail		-							- (//////)
	Retail - Secured on real estate property	0,0%	-							· \//////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-							· \//////
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-						· · ///////	- ///////
	Retail - Qualifying Revolving		-					<u> </u>	· · · · ///////	<u>· \///////</u>
	Retail - Other Retail		-					· · · ///////		- \//////
	Retail - Other Retail - Of Which: SME		-					· _ ////////	· · · · //////	· ///////
	Retail - Other Retail - Of Which: non-SME		-						······································	<u>· \///////</u>
	Equity		-					////////	<u> </u>	<u>· \///////</u>
	Securitisation		-							- \//////
	Other non-credit obligation assets		-					· · · ///////		· \//////
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0 0 -	0 - 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-							- 1//////

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

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

				osure values (as of 30/06/2013) **			RWA (as of 30/06/2	013) **		stments and provisions (a	
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB S	ТА	F-IRB	A-IRB	STA STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulte	d Defaulted	Non-defaulted Defau	Ited Non-defaulted De	faulted Non-defaulted Default	ed Non-defaulted Defaulted	Non-defaulted Default	ted Non-defaulted Defaulte
	Central banks and central governments					-					
	Institutions					-			· ////////////////////////////////////		
	Corporates					-			· ////////////////////////////////////		· \//////
	Corporates - Of Which: Specialised Lending					-			· \/////// ·		· \//////
	Corporates - Of Which: SME					-			· \/////// ·		· \//////
	Retail					-			· {////////////////////////////////////		· {//////
	Retail - Secured on real estate property	0,0%				-			· ////////////////////////////////////		
	Retail - Secured on real estate property - Of Which: SME	0,0%				-			· ////////////////////////////////////		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-			· ////////////////////////////////////		· \//////
	Retail - Qualifying Revolving					-			· \///////		· \//////
	Retail - Other Retail					-			· \/////// ·		- \//////
	Retail - Other Retail - Of Which: SME					-			· \/////// ·		- \//////
	Retail - Other Retail - Of Which: non-SME					-			· ////////////////////////////////////		· ///////
	Equity		- -			-			· \/////// ·		· \//////
	Securitisation					-			· ////////////////////////////////////		· //////
	Other non-credit obligation assets					-			· ////////////////////////////////////		· \//////
	TOTAL		0 0	0 0 0	0	0 0	0	0 0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *]			-					• ///////

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

IT044

			·	Exposure values (a						RWA (as of 30/06/201				Value adjustments and provisi	
oarty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	B A-IF	RB	STA		F-IR	В	A-IRB		STA	F-IRI	3 A-IRB	STA Defaulted Non-defaulted Default
		 	Non-defaulted	Defaulted Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ulted Non-defau	ulted Defaulte	d Non-defaulted	Defaulted Non-defaulted I	Defaulted Non-defaulted Default
	Central banks and central governments]		-	-		-			-	-	· \////////////////////////////////////	• • • • • • • • • • • • • • • • • • • •	· · · ///////
	Institutions		- 1		-	-	-	-	-	-	-	-	· \//////	· ///////	· \//////
	Corporates		-		-	-	-	-	-	-	-	-	• \///////	• • • • • • • • • • • • • • • • • • • •	· \//////
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-	-	-	-	• \///////	· ///////	• (//////
	Corporates - Of Which: SME				-	-	-	-	-	-	-	-	- \///////	- ////////	
	Retail		- 1		-	-	-	-	-	-	-	-	- \///////		
	Retail - Secured on real estate property	0,0%	-		-	-	-	-	-	-	-	-	- \///////		- //////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	-	-	-	-	-	-	- \///////	· ////////	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-	-	-	-	-	-	· \//////	· ///////	
#N/D	Retail - Qualifying Revolving				-	-	-	-	-	-	-	-	· /////// /////////////////////////////	• • • • • • • • • • • • • • • • • • • •	
	Retail - Other Retail		- 1		-	-	-	-	-	-	-	-	- \///////		
	Retail - Other Retail - Of Which: SME		-		-	-	-	-	-	-	-	-	· \///////	· ///////	
	Retail - Other Retail - Of Which: non-SME		- 1		-	-	-	-	-	-	-	-	- \///////		· ///////
	Equity		- 1		-	-	-	-	-	-	-	-	- \///////	· ////////	- \//////
	Securitisation		- 1		-	-	-	-	-	-	-	-	- /////////////////////////////////////	- ///////	· \//////
	Other non-credit obligation assets		-		-	-	-	-	-	-	-	-	· \///////	- (///////	
	TOTAL		0	0 0	0	0	0	0	0	0 0	0 0	0	-	0 -	0 - 0
	Securitisation and re-securitisations positions deducted from capital *		- 1		-	-	-	-	-	-	-	-	- /////////////////////////////////////	- ///////	- ///////

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

IT044
NE SCPA (UBI BANCA)

3. SECURITISATION SUMMARY

Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
3	2
0	0
0	0
3	2
	3 0 0 3 3

4. MARKET RISK

IT044 UNIONE DI BANCHE ITALIANE SCPA (UBI BANCA)

		31/12/	/2012	30/06/2013		
	тс	OTAL RISK AMO	EXPOSURE UNT	TOTAL RISK EXPOSURE AMOUNT		
		SA	ІМ	SA	ІМ	
Traded Debt Instruments		935	0	761	0	
TDI - General risk		867	0	759	0	
TDI - Specific risk		68	0	2	0	
Equities		35	0	21	0	
Equities - General risk		18	0	15	0	
Equities - Specific risk		17	0	6	0	
Foreign exchange risk		7	0	10	0	
Commodities risk		1	0	1	0	

as of 31 December 2012

(in million Euro)									
Desidual			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposu	res (long) net of cash short	ECT POSITIONS positions of sovereign de is a maturity matching) ⁽¹		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
-	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Austria	0	0	0	0	0	0	0	0
[5Y - 10Y]	-	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0
[0-3M]	-	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	-	0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more]	-	0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0 0	0	0	0 0	0 0	0 0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0

as of 31 December 2012

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Residual Maturiy (***) Country (region Country (r	(in million Euro)									
Maturity Fold Country / Region Country / Region Country / Region Country / Region Description at fair values (how hole: FVO) Net position at fair values (how hole: FVO) Net position at fair values (bervalues with negative fair value) 10-3M1 (3M-11)1 (1Y-2Y)1 (2Y-3Y)1 (2Y-3Y)1 (2Y-3Y)1 (2Y-3Y)1 (1Y-10Y)1 (1Y					(gross exposur	es (long) net of cash short	positions of sovereign del		EXPOSURES IN	EXPOSURES ⁽³⁾
1 (M · Y) 1 (Y · 2Y) 1 (Y · Y) 1				of which: loans and			(designated at fair value through profit&loss) banking book	of which: Financial assets held for trading ⁽²⁾	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
I Y - 2Y [3Y - 5Y] Cach Rapublic 0 <	[0-3M]		0	0	0	0	0	0	0	0
[2Y - SY] Cech Republic 0	[3M - 1Y]		0	0	0	0	0	0	0	0
[ay - sy1] C2den Republic 0	[1Y - 2Y]		0	0	0	0	0	0	0	0
ISY-OY 0 <td></td> <td>Czech Republic</td> <td>-</td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td>0</td> <td>0</td>		Czech Republic	-			0			0	0
If 0r-more] 0 <th< td=""><td></td><td></td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td></td><td>0</td><td>0</td></th<>			0	0		0	0		0	0
Total 0 <td></td> <td rowspan="2"></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>v</td> <td></td>									v	
IO-3M1 0 <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>			-							
(3M - 1Y) 0			•	÷	-	-	•		Ū	• •
1 1Y - 2Y1 [2Y - 3Y1] Denmark 0<			-			-	-		v	
i 2Y - 3Y i [3Y - 5Y] Denmark 0<			-						v	<u> </u>
i3y-5yi Demmark 0 <			•						v	
ISY - 10Y] 0		Denmark							v	v
(i0Y - more) 0 <t< td=""><td></td><td></td><td>•</td><td>-</td><td></td><td>-</td><td></td><td></td><td>v</td><td></td></t<>			•	-		-			v	
Total 0 <td></td>										
[0-3M] 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td>									0	
I 3M - 1Y] 0			-	-			-		0	
I Y - 2Y] Estonia 0		-							0	-
[2Y-3Y] Estonia 0 <		-	-						0	
[3Y-5Y] 0 </td <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td>		-	-			-	-			
[5Y - 10Y] 0		Estonia								
[10Y - more] 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
Total 0 <td></td>										
[0-3M] 0 <td></td>										
[3M-1Y] 0 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td>									-	-
[1Y-2Y] 0 </td <td></td>										
[2Y-3Y] Finland 0 <		4 F							-	
[3Y - 5Y] Pinland 0									-	
[5Y - 10Y] 0		Finland								
[10Y - more] 0 0 0 0 0 0 0 0 0 0										
	Total		0	ů O	0	Ŭ Ŭ	0	0	<u> </u>	0

as of 31 December 2012

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(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) ⁽¹⁾		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		480	0	480	0	0	480	0	0
[3M - 1Y]		0	0	-676	0	0	-676	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	i ranoo	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		481	0	-194	0	0	-195	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0 -434	0	0	0	0	0
[1Y-2Y]		0	0		0	0	-434	0	0
[2Y - 3Y] [3Y - 5Y]	Germany	0	0	0	0	0	0	0	0
[5Y - 10Y]		6	0	6	0	0	6	0	0
[10Y - more]		5	0	5	0	0	5	0	0
Total		12	0	-422	0	0	-422	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Crasse	0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1 1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y]	· · · · · · · · · · · · · · · · · · ·	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

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(in million Euro)									
Residual			T LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposur	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]	-	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
		0	0 0	0 0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		894	886	894	0	0	9	0	0
[3M - 1Y]		3.419	0	3.419	351	0	3.068	0	0
[1Y - 2Y]		4.397	0	4.343	939	0	246	0	0
[2Y - 3Y]	Italy	3.022	0	3.022	3.021	0	1	0	0
[3Y - 5Y]	nary	1.477	0	1.477	1.475	0	1	0	0
[5Y - 10Y]		3.217	0	3.217	3.217	0	0	0	0
[10Y - more]		2.433	7	2.433	2.426	0	0	0	0
Total		18.859	893	18.805	11.429	0	3.325	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Latvia -	0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0 0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
Iotai		0	U	U	U	U	0	0	0

as of 31 December 2012

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(in million Euro)									
Residual	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) ⁽¹⁾		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓			of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lioontonotoni	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Laveninourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	4	0	0	0	0	0	0	0	0
[3M - 1Y]	1 [0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]	4	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
IUtal		U	U	U	0	0	U	U	U

as of 31 December 2012

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(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		270	0	270	270	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	Nethenands	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		270	0	270	270	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y - 2Y]	-	0	0	0	0	0	0	0	0
[2Y - 3Y]	Norway	0	0	0	0	0	0	0	0
[<u>3Y - 5Y</u>] [5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more]	4	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Poland	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	i ontagai	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

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(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Romania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[<u>2Y</u> - <u>3Y</u>] [3Y - <u>5</u> Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[<u>3Y</u> - 5Y]	Slovenia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		79	79	79	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y]	Opani	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		79	79	79	0	0	0	0	0

as of 31 December 2012

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(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		-	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]	-	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	ů Ú	<u> </u>	0	0	ů 0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Austidiid	0	0	0	0	0	0	0	0
[5Y - 10Y]]	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	ł	0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y-2Y]	4	0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[<u>3Y - 5Y</u>]	4	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more] Total	1	0	0	0	0	0	0	0	0
Iotal		0	U	U	0	0	U	U	U

as of 31 December 2012

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(in million Euro)	_								
Residual			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	i long rong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]	•	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	ů Ú	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.0.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	4	0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y-2Y]	4	0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	4	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more] Total	1	0	0	0	0	0	0	0	0
TUtal		U	U	U	U	U	0	U	U

as of 31 December 2012

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(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign del is a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other	0	0	0	0	0	0	0	0
[2Y - 3Y]	advanced	0	0	0	0	0	0	0	0
[3Y - 5Y]	economies non	0	0	0	0	0	0	0	0
[5Y - 10Y]	EEA	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	-	0	0	0	0	0	0	0	0
[3M - 1Y]	Other Central	0	0	0	0	0	0	0	0
[1Y-2Y]	and Eastern	0	0	0	0	0	0	0	0
[2Y - 3Y]	Europe	0	0	0	-	0	0	0	0
[<u>3Y - 5Y</u>] [5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]]	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]	Caribboari	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0

as of 31 December 2012

(in million Euro)									
Residual			T LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign deb is a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	A (0	0	0	0	0	0	0	0
[3Y - 5Y]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]	Culoro	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

TOTAL EEA 30	19.702	972	18.538	11.699	0	2.709	0	0
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Notes and definitions

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

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

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

as of 30 June 2013

(in million Euro)						ECT POSITIONS		DIRECT SOVEREIGN	INDIRECT SOVEREIGN
Residual			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposures	s (long) net of cash short po where there is	a maturity matching) ⁽¹⁾	EXPOSURES IN DERIVATIVES ⁽¹⁾	EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓ [0-3M]	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	4	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Belgium	0	0	0	0	0	0	0	0
[3Y - 5Y]	- °	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Bulgaria	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	4	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	1	0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total	1	0	0	0	ů O	Ű	0	0	0

as of 30 June 2013

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(in million Euro)									
Posidual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Residual Maturity Country / Region ↓		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0 0	0	0 0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	4	0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y-2Y]	4	0	0	0	0	0	0	0	0
[<u>2Y - 3Y]</u> [3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total	1	0	0	0	Ŭ Ŭ	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]]	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Finiand	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more]	4	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

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(in million Euro)				-					
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity Country	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	-260	0	0	-260	0	0
[1Y - 2Y]		0	0	-323	0	0	-323	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	i ranoo	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0 0	-583 0	0	0 0	-583 0	0 0	0 0
[0-3M] [3M-1Y]		0	0	-521	0	0	-521	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Germany	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	-521	0	0	-521	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.0000	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[<u>1Y - 2Y</u>] [<u>2Y - 3Y</u>]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
Total		U	U	U	U	U	0	U	U

as of 30 June 2013

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(in million Euro)	-								
Residual			CT LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	loolana	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Ireland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0 825	0 822	825	0 0	0 0	3	0	0
[3M - 1Y]		3.107	0	3.107	209	0	2.898	0	0
[1Y - 2Y]		5.162	0	5.162	820	0	1.220	0	0
[2Y - 3Y]		3.992	0	3.992	3.943	0	50	0	0
[3Y - 5Y]	Italy	2.647	0	2.647	2.647	0	0	0	0
[5Y - 10Y]		2.204	0	2.204	2.203	0	0	0	0
[10Y - more]		2.437	7	2.437	2.430	0	0	0	0
Total		20.374	829	20.374	12.253	0	4.170	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

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(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lioontonotoni	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Lithuania	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[<u>1Y - 2Y</u>] [<u>2Y - 3Y</u>]		0	0	<u>^</u>	-	•			
[21 - 31] [3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

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(in million Euro)									
Residual			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		s (long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity Country / Region ↓			of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	Nethenanus	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Norway	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hornay	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[<u>1Y - 2Y</u>] [<u>2Y - 3Y</u>]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	- Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
IUlai		U	U	U	0	U	U	0	0

as of 30 June 2013

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(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity Country	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Romania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovakia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[<u>2Y - 3Y</u>]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		80	80	80	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		80	80	80	0	0	0	0	0
			00	00	0	0	0	U	0

as of 30 June 2013

UN	VIC	DN

(in million Euro)									
			CT LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposures	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Oweden	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	United Kingdom	0	0	0	0	0	0	0	0
[3Y - 5Y]	••••••••••••••••••••••••••••••••••••••	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[<u>2Y</u> - <u>3Y</u>]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
		U		0	0		v		

as of 30 June 2013

UN	VIC	DN

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposures	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	TIONY KONY	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Japan	0	0	0	0	0	0	0	0
[3Y - 5Y]	oupun	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	1	0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y-2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]	4	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
		0	0	0 0	0 0	0 0	0	0	0 0
[0-3M]	1	0	0	0	0	0	0	0	0
[<u>3M - 1Y</u>] [<u>1Y - 2Y</u>]	_	0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]	1	0	0	0	0	0	0	0	0
[21 - 31] [3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
iotai		U	U	U	U	0	U	0	U

as of 30 June 2013

UN	VIC	DN

(in million Euro)									
Residual Maturity Country / Region ↓		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other	0	0	0	0	0	0	0	0
[2Y - 3Y]	advanced	0	0	0	0	0	0	0	0
[3Y - 5Y]	economies non	0	0	0	0	0	0	0	0
[5Y - 10Y]	EEA	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Other Central	0	0	0	0	0	0	0	0
[1Y - 2Y]	and eastern	0	0	0	0	0	0	0	0
[2Y - 3Y]	Europe	0	0	0	0	0	0	0	0
[3Y - 5Y]	countries non	0	0	0	0	0	0	0	0
[5Y - 10Y]	EEA	0	0	0	0	0	0	0	0
[10Y - more] Total		0	0 0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	Ŭ Û	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Latin America and the	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]	Caribbean	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾			(long) net of cash short pe	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	A (0	0	0	0	0	0	0	0
[3Y - 5Y]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.11010	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

TOTAL EEA 30 20.454 908 19.350 12.253 0 3.066	0
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Notes and definitions

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

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

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

Explanatory footnotes

IT044 UNIONE DI BANCHE ITALIANE SCPA (UBI BANCA)

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IT044 UNIONE DI BANCHE ITALIANE SCPA (UBI BANCA)

31/12/2012	30/06/2013
70.145	55.951
0	0
70.145	55.951
978	793
5.466	5.263
0	532
0	0
76.589	62.539
	70.145 0 70.145 978 5.466 0 0