

## COMUNICATO STAMPA

### **INTESA SANPAOLO: 2013 EU-WIDE TRANSPARENCY EXERCISE**

Torino, Milano, 16 dicembre 2013 – Intesa Sanpaolo prende atto degli annunci effettuati oggi dall’Autorità Bancaria Europea e dalla Banca d’Italia in merito alle informazioni del *2013 EU-wide Transparency Exercise* e all’adempimento della decisione del Consiglio delle Autorità di Vigilanza dell’EBA.

#### Informazioni di background sul *2013 EU-wide Transparency Exercise*

A maggio 2013, l’EBA ha variato la tempistica del prossimo *stress test* europeo al fine di condurre l’esercizio nel 2014 dopo il completamento delle verifiche della qualità degli attivi. Tuttavia, per assicurare trasparenza e comparabilità negli anni, il Consiglio delle Autorità di Vigilanza dell’EBA ha deciso di rendere pubblica nella seconda parte del 2013 un’adeguata informativa sulle esposizioni effettive del settore bancario europeo. Nell’incontro tenutosi lo scorso ottobre, il Consiglio ha definito metodologia e ambito dell’esercizio di trasparenza da condurre in novembre/dicembre 2013 al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

L’esercizio ha interessato 64 banche e ciascuna banca ha predisposto la seguente informativa da rendere pubblica:

- I. Composizione del capitale<sup>1</sup>
- II. Composizione delle attività ponderate per il rischio (RWA) per tipo di rischio<sup>2</sup>
- III. Esposizioni ai rischi sovrani (governi centrali, regionali e locali) nell’Area Economica Europea - EEA<sup>3</sup> (esposizioni dirette e indirette per intervalli di scadenza e per Paese)
- IV. Esposizioni al rischio di credito (*defaulted* e *non-defaulted*) e RWA per Paese, suddivise per Istituzioni, *Commercial RE*, *Retail* e *Corporate*<sup>4</sup>; riportate per approccio regolamentare (A-IRB, F-IRB, STA)
- V. *Loan to Value* (LTV) per portafoglio, rettifiche di valore e accantonamenti
- VI. Esposizioni al rischio di mercato e esposizioni in cartolarizzazioni

Le banche hanno inoltre fornito parametri di rischio (tassi di *default*, tassi di perdita, LGD, PDs) per esposizione Paese con suddivisioni per Istituzioni, *Commercial RE*, *Retail* e *Corporate* (esposizioni riportate per approccio regolamentare). Questi dati non vengono resi pubblici per singola banca.

*Investor Relations*  
+39.02.87943180  
[investor.relations@intesasnpaolo.com](mailto:investor.relations@intesasnpaolo.com)

[group.intesasnpaolo.com](http://group.intesasnpaolo.com)

*Media Relations*  
+39.02.87963531  
[stampa@intesasnpaolo.com](mailto:stampa@intesasnpaolo.com)

<sup>1</sup> Attuale definizione di capitale con l’aggiunta delle informazioni previste nella raccomandazione EBA in tema di conservazione del capitale.

<sup>2</sup> Rischio di credito, rischio di mercato, cartolarizzazioni, altro rischio di credito, rischio operativo, *transitional floors* e altri.

<sup>3</sup> Per il Recap, sono stati considerati solo i rischi sovrani dell’EEA poiché lo scopo era quello di calcolare il buffer relativo al rischio sovrano.

<sup>4</sup> L’esatta suddivisione è la seguente: Governo Centrale, Istituzioni, *Corporates*, *Retail* (di cui *SMEs*, garantite da proprietà immobiliari, *revolving* e altre), *Equity*, Cartolarizzazioni e altre attività.

1. CAPITAL

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
<b>A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)</b>	35.412		35.632		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)	-353		-291		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
<b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>	-1.943		-3.625		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-600		-546		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	<b>33.469</b>	<b>11,2%</b>	<b>32.007</b>	<b>11,2%</b>	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
<b>D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)</b>	0		0		EBA/REC/2011/1
<b>E) Other Existing government support measures (+)</b>	0		0		
<b>F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)</b>	<b>33.469</b>	<b>11,2%</b>	<b>32.007</b>	<b>11,2%</b>	
<b>G) Hybrid instruments not subscribed by government</b>	2.544		2.544		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
<b>H) Tier 1 Capital (F+G)</b>	<b>36.013</b>	<b>12,1%</b>	<b>34.551</b>	<b>12,0%</b>	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
<b>I) RWA</b>	298.620		286.804		
<b>CRR / CRDIV memo items</b>					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	270		308		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2.988		2.773		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	6.818		6.854		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	3.125		2.975		Articles 381 to 386 of CRR

Notes and definitions

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

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>		-	-	-	-	98.368	14	-	-	-	-	1.546	19	-	-	-	-	-	12
<b>Institutions</b>		-	-	-	-	96.811	774	-	-	-	-	31.410	885	-	-	-	-	-	246
<b>Corporates</b>		3.714	75	191.975	28.048	37.704	1.730	3.129	-	119.544	-	30.783	2.211	37	-	10.907	-	1.827	
Corporates - Of Which: Specialised Lending		801	16	18.376	1.012	946	4	886	-	15.344	-	942	6	8	-	221	-	0	
Corporates - Of Which: SME		984	20	58.816	16.802	7.324	600	907	-	38.385	-	5.467	658	10	-	7.349	-	214	
<b>Retail</b>		-	-	77.038	9.227	39.466	2.559	-	-	17.540	-	26.054	2.827	-	-	4.276	-	3.468	
Retail - Secured on real estate property	51.2%	-	-	65.646	4.536	5.433	387	-	-	12.906	-	2.151	265	-	-	1.171	-	377	
Retail - Secured on real estate property - Of Which: SME	44.0%	-	-	5.085	1.180	763	29	-	-	1.333	-	299	28	-	-	297	-	2	
Retail - Secured on real estate property - Of Which: non-SME	52.0%	-	-	60.560	3.356	4.671	359	-	-	11.573	-	1.853	237	-	-	874	-	375	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	11.392	4.691	34.032	2.172	-	-	4.633	-	23.903	2.562	-	-	3.105	-	3.091	
Retail - Other Retail - Of Which: SME		-	-	11.392	4.691	4.168	569	-	-	4.633	-	2.785	651	-	-	3.105	-	402	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	29.866	1.603	-	-	-	-	21.118	1.911	-	-	-	-	2.689	
<b>Equity</b>		314	49	-	-	2.383	1	943	139	-	-	2.751	2	-	-	-	-	-	
<b>Securitisation</b>		1.174	-	-	-	2.361	-	2.285	-	-	-	3.960	-	-	-	-	-	-	
<b>Other non-credit obligation assets</b>		-	-	4	4	13.697	285	-	-	1	-	6.908	371	-	-	0	-	427	
<b>TOTAL</b>		<b>5.202</b>	<b>124</b>	<b>269.016</b>	<b>37.279</b>	<b>290.790</b>	<b>5.365</b>	<b>6.357</b>	<b>139</b>	<b>137.084</b>	<b>0</b>	<b>103.414</b>	<b>6.315</b>	<b>33</b>	<b>37</b>	<b>2.179</b>	<b>15.184</b>	<b>732</b>	<b>5.980</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>		-	-	-	-	82.260	14	-	-	-	-	180	18	-	-	-	-	-	11
<b>Institutions</b>		-	-	-	-	47.397	551	-	-	-	-	18.910	702	-	-	-	-	-	123
<b>Corporates</b>		-	-	157.659	27.219	18.123	990	-	-	101.173	-	13.303	1.192	-	-	10.579	-	460	
Corporates - Of Which: Specialised Lending		-	-	14.131	1.010	869	4	-	-	11.743	-	858	6	-	-	221	-	0	
Corporates - Of Which: SME		-	-	58.659	16.790	7.188	600	-	-	38.246	-	5.359	658	-	-	7.344	-	214	
<b>Retail</b>		-	-	74.140	9.159	28.485	1.926	-	-	16.892	-	18.892	2.283	-	-	4.247	-	2.426	
Retail - Secured on real estate property	51.0%	-	-	62.749	4.468	2.592	138	-	-	12.259	-	1.089	129	-	-	1.142	-	14	
Retail - Secured on real estate property - Of Which: SME	44.0%	-	-	5.085	1.180	762	29	-	-	1.333	-	299	28	-	-	297	-	2	
Retail - Secured on real estate property - Of Which: non-SME	51.7%	-	-	57.663	3.288	1.829	109	-	-	10.926	-	790	101	-	-	845	-	12	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	11.392	4.691	25.893	1.788	-	-	4.633	-	17.803	2.154	-	-	3.105	-	2.412	
Retail - Other Retail - Of Which: SME		-	-	11.392	4.691	4.161	568	-	-	4.633	-	2.781	650	-	-	3.105	-	402	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	21.732	1.219	-	-	-	-	15.022	1.504	-	-	-	-	2.011	
<b>Equity</b>		303	49	-	-	2.243	1	915	139	-	-	2.610	2	-	-	-	-	-	
<b>Securitisation</b>		313	-	-	-	2.188	-	232	-	-	-	3.003	-	-	-	-	-	-	
<b>Other non-credit obligation assets</b>		-	-	4	4	10.980	111	-	-	1	-	4.910	200	-	-	0	-	8	
<b>TOTAL</b>		<b>615</b>	<b>49</b>	<b>231.802</b>	<b>36.382</b>	<b>191.675</b>	<b>3.593</b>	<b>1.147</b>	<b>139</b>	<b>118.066</b>	<b>0</b>	<b>61.808</b>	<b>4.397</b>	<b>1</b>	<b>0</b>	<b>1.935</b>	<b>14.826</b>	<b>357</b>	<b>3.028</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	16.178	0	-	-	-	-	-	2.218	0	-	-	-	-	-
	Corporates	-	-	2.732	136	625	1	-	-	1.596	-	338	2	-	-	30	-	16	
	Corporates - Of Which: Specialised Lending	-	-	345	-	6	-	-	-	512	-	6	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	0	-	4	-	-	-	0	-	4	-	-	-	-	-	-	
	Retail	-	-	31	1	6	0	-	-	10	-	3	0	-	-	0	-	0	
	Retail - Secured on real estate property	49,5%	-	-	31	1	2	-	-	10	-	1	-	-	-	0	-	-	
	Retail - Secured on real estate property - Of Which: SME	16,2%	-	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	49,6%	-	-	31	1	2	-	-	10	-	1	-	-	-	0	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	4	0	-	-	-	-	2	0	-	-	-	-	0	
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4	0	-	-	-	-	2	0	-	-	-	-	0	
	Equity	-	0	-	-	21	-	-	0	-	-	21	-	-	-	-	-	-	
	Securitisation	-	133	-	-	-	3	-	243	-	-	1	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	7	-	-	-	-	7	-	-	-	-	-	-	
<b>TOTAL</b>		<b>133</b>	<b>0</b>	<b>2.763</b>	<b>137</b>	<b>16.841</b>	<b>1</b>	<b>243</b>	<b>0</b>	<b>1.606</b>	<b>0</b>	<b>2.588</b>	<b>2</b>	<b>-</b>	<b>0</b>	<b>44</b>	<b>31</b>	<b>4</b>	<b>16</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Notes and definitions

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

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Slovakia	Central banks and central governments	-	-	-	-	3.053	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	345	7	-	-	-	-	122	4	-	-	-	-	-	-
	Corporates	3.714	75	225	2	666	13	3.129	-	146	-	666	20	37	-	1	-	41	-
	Corporates - Of Which: Specialised Lending	801	16	107	2	-	-	886	-	12	-	-	-	8	-	1	-	-	-
	Corporates - Of Which: SME	984	20	-	-	-	-	907	-	-	-	-	-	10	-	-	-	-	-
	Retail	-	-	2.759	56	1.763	36	-	-	612	-	1.309	41	-	-	27	-	111	-
	Retail - Secured on real estate property	69,1%	-	2.759	56	33	1	-	-	612	-	12	0	-	-	27	-	2	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	69,1%	-	2.759	56	33	1	-	-	612	-	12	0	-	-	27	-	2	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	1.730	35	-	-	-	-	1.297	40	-	-	-	-	109	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.730	35	-	-	-	-	1.297	40	-	-	-	-	109	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	302	6	-	-	-	-	195	6	-	-	-	-	19	-	
<b>TOTAL</b>		<b>3.714</b>	<b>75</b>	<b>2.984</b>	<b>58</b>	<b>6.129</b>	<b>62</b>	<b>3.129</b>	<b>0</b>	<b>758</b>	<b>0</b>	<b>2.292</b>	<b>71</b>	<b>32</b>	<b>37</b>	<b>25</b>	<b>28</b>	<b>31</b>	<b>171</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	-	-	281	-	-	-	-	-	84	-	-	-	-	-	-	-
	Institutions	-	-	-	-	10.703	-	-	-	-	1.265	-	-	-	-	-	-	-	-
	Corporates	-	-	3.974	73	1.217	0	-	-	1.820	-	902	0	-	-	47	-	0	-
	Corporates - Of Which: Specialised Lending	-	-	605	0	0	-	-	-	408	-	0	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	15	0	26	-	-	-	13	-	1	-	-	-	0	-	-	-
	Retail	-	-	6	0	1	0	-	-	1	-	1	0	-	-	0	-	1	-
	Retail - Secured on real estate property	51,7%	-	6	0	0	-	-	-	1	-	0	-	-	-	0	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,7%	-	6	0	0	-	-	-	1	-	0	-	-	-	0	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	1	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	1	0	-	-	-	-	0	-	-	-	-	-	1	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	1	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	12	-	-	-	0	-	-	4	-	-	0	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	8	-	-	-	-	-	2	-	-	-	-	-	-	-	
<b>TOTAL</b>		<b>12</b>	<b>0</b>	<b>3.980</b>	<b>74</b>	<b>12.209</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>1.822</b>	<b>0</b>	<b>2.254</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>15</b>	<b>47</b>	<b>8</b>	<b>1</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central banks and central governments	-	-	-	-	1.422	-	-	-	-	-	-	0	-	-	-	-	-	-	-
	Institutions	-	-	-	-	1.600	8	-	-	-	-	779	5	-	-	-	-	-	-	-
	Corporates	-	-	908	21	929	3	-	-	682	-	856	5	-	-	4	-	-	-	2
	Corporates - Of Which: Specialised Lending	-	-	31	-	-	-	-	-	46	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	3	-	-	-	-	-	3	-	-	-	-	-	-	-	-
	Retail	-	-	1	-	0	0	-	-	0	-	0	0	0	0	-	-	-	-	0
	Retail - Secured on real estate property	51,7%	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,7%	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0
	Equity	-	0	-	-	7	-	0	-	-	-	7	-	-	-	-	-	-	-	-
	Securitisation	-	21	-	-	3	-	189	-	-	-	3	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	306	2	-	-	-	-	294	3	-	-	-	-	-	-	4
<b>TOTAL</b>		<b>21</b>	<b>0</b>	<b>909</b>	<b>21</b>	<b>4.267</b>	<b>13</b>	<b>189</b>	<b>0</b>	<b>682</b>	<b>0</b>	<b>1.940</b>	<b>13</b>	<b>-</b>	<b>0</b>	<b>5</b>	<b>4</b>	<b>7</b>	<b>6</b>	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments	-	-	-	-	3.026	-	-	-	-	-	747	-	-	-	-	-	-	-
	Institutions	-	-	-	-	1.203	49	-	-	-	-	570	33	-	-	-	-	-	1
	Corporates	-	-	223	1	2.607	100	-	-	240	-	2.610	146	-	-	0	-	-	170
	Corporates - Of Which: Specialised Lending	-	-	48	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	1	69	-	-	-	-	69	-	-	-	-	0	-	-	-
	Retail	-	-	0	-	3.073	129	-	-	0	-	1.894	116	-	-	-	-	-	219
	Retail - Secured on real estate property	49,8%	-	-	0	-	1.026	43	-	-	0	-	359	22	-	-	-	-	73
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	49,8%	-	-	0	-	1.026	43	-	-	0	-	359	22	-	-	-	-	73
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	2.047	86	-	-	-	-	1.535	94	-	-	-	-	-	146
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2.047	86	-	-	-	-	1.535	94	-	-	-	-	-	146
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	448	19	-	-	-	-	240	15	-	-	-	-	-	32
<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>223</b>	<b>1</b>	<b>10.358</b>	<b>296</b>	<b>0</b>	<b>0</b>	<b>240</b>	<b>0</b>	<b>6.061</b>	<b>309</b>	<b>-</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>93</b>	<b>422</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments	-	-	-	-	1.342	-	-	-	-	-	-	74	-	-	-	-	-	-
	Institutions	-	-	-	-	492	48	-	-	-	-	-	374	47	-	-	-	-	-
	Corporates	-	-	154	7	2.627	298	-	-	-	-	259	-	2.617	376	-	-	5	615
	Corporates - Of Which: Specialised Lending	-	-	105	-	-	-	-	-	-	-	214	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	0	-	1.713	196	-	-	0	-	-	925	134	-	-	-	-	319
	Retail - Secured on real estate property	57,3%	-	0	-	981	112	-	-	0	-	-	377	54	-	-	-	-	181
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	57,3%	-	0	-	981	112	-	-	0	-	-	377	54	-	-	-	-	181
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	732	84	-	-	-	-	-	549	79	-	-	-	-	138
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	732	84	-	-	-	-	-	549	79	-	-	-	-	138
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	721	83	-	-	-	-	-	656	95	-	-	-	-	260
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>155</b>	<b>7</b>	<b>6.894</b>	<b>625</b>	<b>0</b>	<b>0</b>	<b>259</b>	<b>0</b>	<b>4.646</b>	<b>652</b>	<b>-</b>	<b>0</b>	<b>6</b>	<b>5</b>	<b>0</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/D	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#N/D	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>		-	-	-	-	102.948	5	-	-	-	-	2.517	7	-	-	-	-	-	9
<b>Institutions</b>		-	-	-	-	83.944	725	-	-	-	-	30.614	752	-	-	-	-	-	284
<b>Corporates</b>		3.529	69	181.659	31.051	35.096	1.715	3.107	-	114.340	-	28.108	2.202	58	-	12.625	-	1.854	
Corporates - Of Which: Specialised Lending		830	16	17.851	1.280	759	6	915	-	14.850	-	754	9	14	-	318	-	1	
Corporates - Of Which: SME		1.032	20	55.425	18.517	7.288	540	980	-	36.619	-	5.351	597	17	-	8.399	-	240	
<b>Retail</b>		-	-	75.721	9.665	37.923	2.476	-	-	17.234	-	24.926	2.724	-	-	4.542	-	3.638	
Retail - Secured on real estate property	52.0%	-	-	65.132	4.846	6.622	622	-	-	12.840	-	2.700	485	-	-	1.310	-	472	
Retail - Secured on real estate property - Of Which: SME	45.3%	-	-	5.254	1.286	1.468	179	-	-	1.401	-	683	177	-	-	337	-	19	
Retail - Secured on real estate property - Of Which: non-SME	52.9%	-	-	59.878	3.560	5.154	444	-	-	11.439	-	2.017	308	-	-	973	-	453	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	10.589	4.820	31.301	1.854	-	-	4.394	-	22.226	2.239	-	-	3.231	-	3.166	
Retail - Other Retail - Of Which: SME		-	-	10.589	4.820	2.755	366	-	-	4.394	-	2.043	433	-	-	3.231	-	415	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	28.546	1.488	-	-	-	-	20.183	1.806	-	-	-	-	2.751	
<b>Equity</b>		300	48	-	-	2.109	1	965	138	-	-	2.416	3	-	-	-	-	-	
<b>Securitisation</b>		929	-	-	-	2.302	-	2.172	-	-	-	4.421	-	-	-	-	-	-	
<b>Other non-credit obligation assets</b>		0	-	17	9	13.328	290	0	-	3	-	7.111	363	-	-	0	-	465	
<b>TOTAL</b>		<b>4.758</b>	<b>117</b>	<b>257.397</b>	<b>40.726</b>	<b>277.651</b>	<b>5.211</b>	<b>6.244</b>	<b>138</b>	<b>131.578</b>	<b>0</b>	<b>100.113</b>	<b>6.050</b>	<b>19</b>	<b>58</b>	<b>2.136</b>	<b>17.167</b>	<b>580</b>	<b>6.250</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>		-	-	-	-	83.700	5	-	-	-	-	154	7	-	-	-	-	-	9
<b>Institutions</b>		-	-	-	-	40.847	543	-	-	-	-	18.979	624	-	-	-	-	-	158
<b>Corporates</b>		-	-	147.302	30.222	17.530	963	-	-	95.745	-	12.824	1.163	-	-	12.275	-	518	
Corporates - Of Which: Specialised Lending		-	-	13.925	1.279	697	6	-	-	11.430	-	693	9	-	-	317	-	1	
Corporates - Of Which: SME		-	-	55.270	18.498	6.788	539	-	-	36.455	-	5.119	597	-	-	8.390	-	240	
<b>Retail</b>		-	-	72.761	9.596	26.936	1.801	-	-	16.608	-	17.769	2.137	-	-	4.493	-	2.597	
Retail - Secured on real estate property	51.0%	-	-	62.173	4.779	3.771	350	-	-	12.215	-	1.641	337	-	-	1.262	-	63	
Retail - Secured on real estate property - Of Which: SME	45.3%	-	-	5.254	1.286	1.468	179	-	-	1.401	-	683	177	-	-	337	-	19	
Retail - Secured on real estate property - Of Which: non-SME	51.7%	-	-	56.918	3.493	2.303	171	-	-	10.814	-	958	160	-	-	925	-	44	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	10.588	4.820	23.165	1.451	-	-	4.393	-	16.128	1.800	-	-	3.231	-	2.535	
Retail - Other Retail - Of Which: SME		-	-	10.588	4.820	2.751	366	-	-	4.393	-	2.039	433	-	-	3.231	-	414	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	20.414	1.085	-	-	-	-	14.088	1.367	-	-	-	-	2.120	
<b>Equity</b>		288	48	-	-	1.990	1	934	138	-	-	2.297	3	-	-	-	-	-	
<b>Securitisation</b>		250	-	-	-	2.149	-	178	-	-	-	3.569	-	-	-	-	-	-	
<b>Other non-credit obligation assets</b>		-	-	17	9	10.608	107	-	-	3	-	5.237	195	-	-	0	-	11	
<b>TOTAL</b>		<b>538</b>	<b>48</b>	<b>220.080</b>	<b>39.829</b>	<b>183.760</b>	<b>3.420</b>	<b>1.113</b>	<b>138</b>	<b>112.356</b>	<b>0</b>	<b>60.830</b>	<b>4.129</b>	<b>1</b>	<b>0</b>	<b>1.875</b>	<b>16.769</b>	<b>176</b>	<b>3.293</b>
<b>Securitisation and re-securitisations positions deducted from capital *</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	12.888	-	-	-	-	-	-	2.032	-	-	-	-	-	-	-
	Corporates	-	-	2.562	112	594	1	-	-	1.212	-	303	2	-	-	-	27	-	-	16
	Corporates - Of Which: Specialised Lending	-	-	231	-	6	-	-	-	262	-	6	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	0	0	0	-	-	-	0	-	0	-	-	-	-	0	-	-	-
	Retail	-	-	28	2	7	0	-	-	7	-	4	0	-	-	-	0	-	-	0
	Retail - Secured on real estate property	50,5%	-	-	28	2	3	-	-	7	-	1	-	-	-	-	0	-	-	-
	Retail - Secured on real estate property - Of Which: SME	15,1%	-	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	50,6%	-	-	28	2	3	-	-	7	-	1	-	-	-	-	0	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	0	-	5	0	-	-	0	-	3	0	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	0	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4	0	-	-	-	-	3	0	-	-	-	-	-	-	0
	Equity	-	0	-	-	13	-	-	-	0	-	13	-	-	-	-	-	-	-	-
	Securitisation	-	105	-	-	-	-	-	213	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	-	-
	TOTAL	-	105	0	2.591	114	13.539	1	213	0	1.219	0	2.354	2	0	0	28	27	3	16
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	-	-	1.671	-	-	-	-	-	169	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	2.262	-	-	-	-	-	481	-	-	-	-	-	-	-	
	Corporates	-	-	7.887	16	1.416	1	-	-	3.066	-	703	1	-	-	-	8	-	-	28
	Corporates - Of Which: Specialised Lending	-	-	473	-	-	-	-	-	397	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	13	6	5	1	-	-	9	-	5	1	-	-	-	1	-	-	-
	Retail	-	-	12	0	3	0	-	-	3	-	2	0	-	-	-	0	-	-	0
	Retail - Secured on real estate property	49,2%	-	-	11	0	1	0	-	-	2	-	0	0	-	-	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	49,2%	-	-	11	0	1	0	-	-	2	-	0	0	-	-	-	0	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	0	-	2	0	-	-	1	-	1	0	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	0	-	0	-	-	-	1	-	0	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2	0	-	-	-	-	1	0	-	-	-	-	-	-	0
	Equity	-	5	-	-	36	-	-	9	-	-	36	-	-	-	-	-	-	-	-
	Securitisation	-	31	-	-	9	-	-	298	-	-	85	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	0	-	13	-	-	0	-	13	-	-	-	-	-	-	-	-
	TOTAL	-	36	0	7.898	16	5.410	1	306	0	3.069	0	1.489	1	0	0	25	8	21	29
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Slovakia	Central banks and central governments	-	-	-	-	3.036	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	411	8	-	-	-	-	122	4	-	-	-	-	-	-
	Corporates	3.529	69	205	2	590	11	3.107	-	114	-	590	18	58	-	1	-	29	
	Corporates - Of Which: Specialised Lending	830	16	78	2	-	-	915	-	-	-	-	-	-	14	-	1	-	
	Corporates - Of Which: SME	1.032	20	-	-	0	-	980	-	-	-	0	-	17	-	-	-		
	Retail	-	-	2.820	55	1.828	36	-	-	591	-	1.356	43	-	-	46	-	90	
	Retail - Secured on real estate property	68,2%	-	2.820	55	38	1	-	-	591	-	13	0	-	-	46	-	2	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	68,2%	-	2.820	55	38	1	-	-	591	-	13	0	-	-	46	-	2	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	1.790	35	-	-	-	-	1.342	42	-	-	-	-	88	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1.790	35	-	-	-	-	1.342	42	-	-	-	-	88	
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	358	7	-	-	-	-	208	7	-	-	-	-	18	
	<b>TOTAL</b>		<b>3.529</b>	<b>69</b>	<b>3.025</b>	<b>57</b>	<b>6.224</b>	<b>62</b>	<b>3.107</b>	<b>0</b>	<b>705</b>	<b>0</b>	<b>2.276</b>	<b>72</b>	<b>16</b>	<b>58</b>	<b>14</b>	<b>48</b>	<b>59</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	-	-	354	-	-	-	-	-	118	-	-	-	-	-	-	
	Institutions	-	-	-	-	6.668	-	-	-	-	961	-	-	-	-	-	-	-	
	Corporates	-	-	3.955	75	1.167	0	-	-	1.740	-	823	0	-	-	50	-	0	
	Corporates - Of Which: Specialised Lending	-	-	623	-	0	-	-	-	393	-	0	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	16	-	26	-	-	-	18	-	1	-	-	-	-	-		
	Retail	-	-	6	0	2	0	-	-	1	-	1	0	-	-	0	-	1	
	Retail - Secured on real estate property	51,0%	-	6	0	0	0	-	-	1	-	0	0	-	-	0	-	0	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	51,0%	-	6	0	0	0	-	-	1	-	0	0	-	-	0	-	0	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	2	0	-	-	-	-	1	0	-	-	-	-	1	
	Retail - Other Retail - Of Which: SME	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	1	
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	
	Securitisation	-	12	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	
	<b>TOTAL</b>		<b>12</b>	<b>0</b>	<b>3.962</b>	<b>76</b>	<b>8.193</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>1.741</b>	<b>0</b>	<b>1.905</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>13</b>	<b>50</b>	<b>9</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

Notes and definitions

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments	-	-	-	-	3.327	-	-	-	-	-	1.413	-	-	-	-	-	-	-
	Institutions	-	-	-	-	949	44	-	-	-	-	547	36	-	-	-	-	-	1
	Corporates	-	-	249	0	2.328	112	-	-	339	-	2.330	164	-	-	0	-	-	158
	Corporates - Of Which: Specialised Lending	-	-	47	-	-	-	-	-	37	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	1	0	-	-	-	-	1	-	-	-	-	-	0	-	-	-
	Retail	-	-	0	-	3.046	147	-	-	0	-	1.876	132	-	-	-	-	-	208
	Retail - Secured on real estate property	50,1%	-	-	0	-	1.021	49	-	-	0	-	357	25	-	-	-	-	70
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	50,1%	-	-	0	-	1.021	49	-	-	0	-	357	25	-	-	-	-	70
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	2.025	98	-	-	-	-	1.519	107	-	-	-	-	-	138
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2.025	98	-	-	-	-	1.519	107	-	-	-	-	-	138
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	473	23	-	-	-	-	245	17	-	-	-	-	-	32
<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>249</b>	<b>0</b>	<b>10.124</b>	<b>327</b>	<b>0</b>	<b>0</b>	<b>339</b>	<b>0</b>	<b>6.412</b>	<b>350</b>	<b>-</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>77</b>	<b>400</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments	-	-	-	-	1.248	-	-	-	-	-	-	229	-	-	-	-	-	-
	Institutions	-	-	-	-	276	28	-	-	-	-	154	19	-	-	-	-	-	59
	Corporates	-	-	149	5	2.465	295	-	-	-	238	-	2.459	369	-	-	-	5	647
	Corporates - Of Which: Specialised Lending	-	-	93	-	-	-	-	-	-	189	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	0	-	1.568	189	-	-	0	-	796	120	-	-	-	-	-	340
	Retail - Secured on real estate property	54,5%	-	0	-	1.034	125	-	-	0	-	396	60	-	-	-	-	-	228
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	54,5%	-	0	-	1.034	125	-	-	0	-	396	60	-	-	-	-	-	228
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	533	64	-	-	-	-	400	60	-	-	-	-	-	112
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	533	64	-	-	-	-	400	60	-	-	-	-	-	112
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	626	75	-	-	-	-	-	567	85	-	-	-	-	274
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>150</b>	<b>5</b>	<b>6.183</b>	<b>588</b>	<b>0</b>	<b>0</b>	<b>238</b>	<b>0</b>	<b>4.205</b>	<b>593</b>	<b>-</b>	<b>0</b>	<b>4</b>	<b>5</b>	<b>0</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/D	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/D	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Explanatory footnotes

### 3. SECURITISATION SUMMARY

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)

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

Explanatory footnotes

#### 4. MARKET RISK

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)

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

Explanatory footnotes



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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Austria	0	0	-0	0	0	-0	0	0
[ 3M - 1Y ]		2	0	2	0	0	2	0	0
[ 1Y - 2Y ]		10	0	10	3	0	6	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		26	0	23	0	0	23	0	0
[ 5Y - 10Y ]		17	0	17	0	0	17	0	-1
[ 10Y - more ]		3	0	3	0	0	0	0	0
<b>Total</b>		<b>58</b>	<b>0</b>	<b>55</b>	<b>3</b>	<b>0</b>	<b>49</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Belgium	31	0	31	31	0	1	0	-0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	0	0	1	0	-0
[ 2Y - 3Y ]		56	49	55	3	0	3	0	-0
[ 3Y - 5Y ]		2	0	2	2	0	0	0	0
[ 5Y - 10Y ]		1	0	-16	0	0	-16	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>93</b>	<b>50</b>	<b>75</b>	<b>36</b>	<b>0</b>	<b>-11</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	-0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		2	0	2	0	0	2	0	0
[ 3Y - 5Y ]		0	0	-0	0	0	-0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Czech Republic	5	5	5	0	0	0	0	0
[ 3M - 1Y ]		4	4	4	0	0	0	0	0
[ 1Y - 2Y ]		3	3	3	0	0	0	0	0
[ 2Y - 3Y ]		3	2	3	0	0	0	0	0
[3Y - 5Y ]		5	5	5	0	0	0	0	0
[5Y - 10Y ]		37	6	37	31	0	-0	0	0
[10Y - more ]		7	7	7	0	0	0	0	0
<b>Total</b>		<b>64</b>	<b>32</b>	<b>63</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	2	0	0	0	0	0
[ 1Y - 2Y ]		2	2	2	0	0	0	0	0
[ 2Y - 3Y ]		59	2	59	0	0	57	0	0
[3Y - 5Y ]		4	4	4	0	0	-0	0	0
[5Y - 10Y ]		12	4	12	0	0	8	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>79</b>	<b>14</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>65</b>	<b>0</b>	<b>0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	3	0	3	0	0	3	0	0
[ 3M - 1Y ]		7	1	7	0	0	6	0	0
[ 1Y - 2Y ]		27	1	25	3	0	20	0	-0
[ 2Y - 3Y ]		45	1	-59	0	0	-60	0	0
[3Y - 5Y ]		7	3	-2	0	0	-5	0	0
[5Y - 10Y ]		112	7	100	0	0	2	0	1
[10Y - more ]		47	5	43	0	0	4	0	0
<b>Total</b>		<b>249</b>	<b>19</b>	<b>119</b>	<b>3</b>	<b>0</b>	<b>-29</b>	<b>0</b>	<b>1</b>
[ 0 - 3M ]	Germany	60	0	-41	26	0	-67	0	0
[ 3M - 1Y ]		601	0	554	0	20	534	0	-0
[ 1Y - 2Y ]		193	0	167	51	0	116	0	-0
[ 2Y - 3Y ]		165	0	140	0	0	140	0	0
[3Y - 5Y ]		260	0	189	27	0	71	0	0
[5Y - 10Y ]		81	0	29	0	0	29	0	0
[10Y - more ]		9	0	7	0	0	7	0	0
<b>Total</b>		<b>1.368</b>	<b>0</b>	<b>1.045</b>	<b>104</b>	<b>20</b>	<b>830</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		1	0	1	0	0	1	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Hungary	870	26	870	780	0	63	0	-0
[ 3M - 1Y ]		68	22	68	0	0	20	0	0
[ 1Y - 2Y ]		40	19	40	0	0	2	0	0
[ 2Y - 3Y ]		24	14	20	0	0	-1	0	-0
[3Y - 5Y ]		106	30	106	43	0	4	0	0
[5Y - 10Y ]		65	34	65	0	0	2	0	-0
[10Y - more ]		180	38	180	0	0	1	0	-0
<b>Total</b>		<b>1.352</b>	<b>183</b>	<b>1.348</b>	<b>824</b>	<b>0</b>	<b>91</b>	<b>0</b>	<b>-0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	-0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Italy	15.811	3.207	15.498	11.243	0	1.048	0	-0
[ 3M - 1Y ]		13.554	2.763	13.400	8.544	0	2.094	-23	0
[ 1Y - 2Y ]		16.693	2.316	16.534	13.622	0	591	0	-0
[ 2Y - 3Y ]		7.095	1.726	6.602	4.997	28	-132	3	0
[3Y - 5Y ]		6.871	3.669	6.363	2.350	30	287	-4	-114
[5Y - 10Y ]		7.898	4.526	7.514	1.561	0	302	2	5
[10Y - more ]		11.554	8.542	11.441	1.049	0	-32	3.856	37
<b>Total</b>		<b>79.476</b>	<b>26.748</b>	<b>77.352</b>	<b>43.365</b>	<b>58</b>	<b>4.159</b>	<b>3.834</b>	<b>-72</b>
[ 0 - 3M ]	Latvia	1	1	1	0	0	0	0	0
[ 3M - 1Y ]		3	3	3	0	0	0	0	0
[ 1Y - 2Y ]		3	3	3	0	0	0	0	0
[ 2Y - 3Y ]		3	3	3	0	0	0	0	0
[3Y - 5Y ]		7	7	7	0	0	0	0	0
[5Y - 10Y ]		18	17	18	0	0	1	0	0
[10Y - more ]		15	15	15	0	0	0	0	0
<b>Total</b>		<b>50</b>	<b>49</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	0	0	1	0	0
[ 2Y - 3Y ]		1	0	1	0	0	1	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		23	0	23	23	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>26</b>	<b>0</b>	<b>26</b>	<b>23</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Netherlands	4	0	4	0	0	4	0	0
[ 3M - 1Y ]		5	0	5	0	0	5	0	-0
[ 1Y - 2Y ]		83	0	83	32	0	52	0	0
[ 2Y - 3Y ]		3	0	3	3	0	-0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	-0	0	0	-0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>96</b>	<b>0</b>	<b>95</b>	<b>35</b>	<b>0</b>	<b>60</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		15	0	15	0	0	15	0	0
[ 1Y - 2Y ]		37	0	37	0	0	37	0	0
[ 2Y - 3Y ]		14	0	14	0	0	14	0	0
[3Y - 5Y ]		174	0	174	0	0	174	0	0
[5Y - 10Y ]		15	0	15	0	0	15	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>255</b>	<b>0</b>	<b>255</b>	<b>0</b>	<b>0</b>	<b>255</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Poland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		16	0	16	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		36	0	34	23	0	-2	0	0
[5Y - 10Y ]		0	0	-0	0	0	-0	0	0
[10Y - more ]		27	0	27	0	0	11	0	0
<b>Total</b>		<b>79</b>	<b>0</b>	<b>78</b>	<b>23</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		1	0	1	0	0	0	0	0
[5Y - 10Y ]		4	4	4	0	0	-0	0	0
[10Y - more ]		6	6	6	0	0	0	0	0
<b>Total</b>		<b>11</b>	<b>10</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
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			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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	42	0	42	42	0	0	0	0
[ 3M - 1Y ]		43	3	43	40	0	0	0	0
[ 1Y - 2Y ]		7	3	7	4	0	0	0	0
[ 2Y - 3Y ]		24	3	24	10	0	1	0	0
[ 3Y - 5Y ]		21	6	21	15	0	0	0	0
[ 5Y - 10Y ]		37	2	34	27	0	5	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>175</b>	<b>18</b>	<b>172</b>	<b>138</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovakia	146	18	146	127	0	0	0	0
[ 3M - 1Y ]		76	16	76	0	0	25	0	0
[ 1Y - 2Y ]		601	13	601	99	0	10	0	0
[ 2Y - 3Y ]		401	10	401	391	0	0	0	0
[ 3Y - 5Y ]		969	21	969	745	0	33	0	0
[ 5Y - 10Y ]		430	24	430	83	0	0	0	0
[ 10Y - more ]		144	27	144	0	0	4	0	0
<b>Total</b>		<b>2.767</b>	<b>129</b>	<b>2.767</b>	<b>1.446</b>	<b>0</b>	<b>72</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovenia	72	27	72	46	0	0	0	0
[ 3M - 1Y ]		23	23	23	0	0	0	0	0
[ 1Y - 2Y ]		19	19	19	0	0	0	0	0
[ 2Y - 3Y ]		40	14	40	26	0	0	0	0
[ 3Y - 5Y ]		52	30	52	21	0	0	0	0
[ 5Y - 10Y ]		62	35	62	27	0	0	0	0
[ 10Y - more ]		50	39	50	11	0	0	0	0
<b>Total</b>		<b>318</b>	<b>187</b>	<b>318</b>	<b>131</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	21	21	21	0	0	0	0	0
[ 3M - 1Y ]		191	30	191	0	0	99	0	1
[ 1Y - 2Y ]		49	48	49	0	0	-49	0	-1
[ 2Y - 3Y ]		82	58	82	0	0	25	0	0
[ 3Y - 5Y ]		344	129	344	0	0	15	0	0
[ 5Y - 10Y ]		364	209	364	0	0	5	0	1
[ 10Y - more ]		42	42	42	0	0	0	0	-9
<b>Total</b>		<b>1.093</b>	<b>537</b>	<b>1.093</b>	<b>0</b>	<b>0</b>	<b>94</b>	<b>0</b>	<b>-8</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
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			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 <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Sweden	12	0	12	3	0	10	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		19	0	19	0	0	19	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		58	0	58	0	0	58	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>90</b>	<b>0</b>	<b>90</b>	<b>3</b>	<b>0</b>	<b>87</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	-0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Canada	353	0	353	0	0	353	0	0
[ 3M - 1Y ]		846	0	846	0	0	846	0	0
[ 1Y - 2Y ]		8	0	8	0	0	8	0	0
[ 2Y - 3Y ]		51	0	51	0	0	51	0	0
[ 3Y - 5Y ]		197	0	197	0	0	197	0	0
[ 5Y - 10Y ]		31	0	31	31	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1.486</b>	<b>0</b>	<b>1.486</b>	<b>31</b>	<b>0</b>	<b>1.456</b>	<b>0</b>	<b>0</b>



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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Hong Kong	83	0	83	0	0	83	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	0	4	0	0	4	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>87</b>	<b>0</b>	<b>87</b>	<b>0</b>	<b>0</b>	<b>87</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Japan	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		18	0	18	0	0	18	0	0
[ 1Y - 2Y ]		27	0	27	0	0	27	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>44</b>	<b>0</b>	<b>44</b>	<b>0</b>	<b>0</b>	<b>44</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	U.S.	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	1	0	0	0	-0
[ 2Y - 3Y ]		3	0	3	2	0	0	0	0
[ 3Y - 5Y ]		42	0	42	13	0	0	0	0
[ 5Y - 10Y ]		82	0	82	18	0	0	0	0
[ 10Y - more ]		54	0	54	3	0	0	0	0
<b>Total</b>		<b>184</b>	<b>0</b>	<b>184</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other Central and Eastern Europe countries non EEA	452	8	452	75	268	3	0	0
[ 3M - 1Y ]		696	161	696	110	207	0	0	0
[ 1Y - 2Y ]		356	160	356	29	0	16	0	-0
[ 2Y - 3Y ]		169	88	169	0	0	3	0	0
[ 3Y - 5Y ]		958	785	958	23	10	1	0	0
[ 5Y - 10Y ]		77	63	77	0	0	-1	0	0
[ 10Y - more ]		11	0	11	6	1	4	0	0
<b>Total</b>		<b>2.718</b>	<b>1.265</b>	<b>2.718</b>	<b>243</b>	<b>486</b>	<b>25</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	3	0	3	0	0	3	0	0
[ 3M - 1Y ]		2	0	2	0	0	2	0	0
[ 1Y - 2Y ]		17	0	17	0	0	17	0	0
[ 2Y - 3Y ]		-5	0	-5	0	0	-5	0	-0
[ 3Y - 5Y ]		7	0	7	4	0	4	0	0
[ 5Y - 10Y ]		3	0	3	0	0	3	0	-0
[ 10Y - more ]		23	0	23	14	0	8	0	0
<b>Total</b>		<b>51</b>	<b>0</b>	<b>51</b>	<b>18</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>-0</b>

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

as of 31 December 2012

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Africa	811	5	811	0	0	793	0	0
[ 3M - 1Y ]		327	4	327	15	0	307	0	0
[ 1Y - 2Y ]		6	4	6	0	0	2	0	0
[ 2Y - 3Y ]		34	3	34	32	0	0	0	0
[ 3Y - 5Y ]		47	6	46	18	0	-1	0	0
[ 5Y - 10Y ]		31	7	31	23	0	1	0	-0
[ 10Y - more ]		27	8	27	18	0	1	0	0
<b>Total</b>		<b>1.282</b>	<b>37</b>	<b>1.282</b>	<b>106</b>	<b>0</b>	<b>1.104</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Others	30	0	30	26	0	4	0	0
[ 3M - 1Y ]		2	0	2	0	0	2	0	-1
[ 1Y - 2Y ]		28	0	28	23	0	5	0	0
[ 2Y - 3Y ]		27	0	27	20	0	7	0	-0
[ 3Y - 5Y ]		5	0	5	0	0	5	0	0
[ 5Y - 10Y ]		25	0	25	0	0	-6	0	0
[ 10Y - more ]		2	0	2	0	0	2	0	0
<b>Total</b>		<b>120</b>	<b>0</b>	<b>120</b>	<b>69</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>-1</b>
<b>TOTAL EEA 30</b>		<b>87.703</b>	<b>27.976</b>	<b>85.096</b>	<b>46.165</b>	<b>78</b>	<b>5.746</b>	<b>3.834</b>	<b>-80</b>

### Notes and definitions

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

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

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

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Austria	11	0	11	0	0	11	0	0
[ 3M - 1Y ]		9	0	9	0	0	9	0	0
[ 1Y - 2Y ]		5	0	5	3	0	2	0	-0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		9	0	9	0	0	9	0	0
[10Y - more ]		3	0	3	-0	0	-0	0	0
<b>Total</b>		<b>38</b>	<b>0</b>	<b>38</b>	<b>3</b>	<b>0</b>	<b>32</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Belgium	32	0	32	0	0	32	0	0
[ 3M - 1Y ]		2	0	2	0	0	2	0	-0
[ 1Y - 2Y ]		6	0	6	3	0	3	0	0
[ 2Y - 3Y ]		3	0	3	2	0	1	0	0
[3Y - 5Y ]		1	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		1	0	1	-0	0	1	0	0
<b>Total</b>		<b>45</b>	<b>0</b>	<b>45</b>	<b>5</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		6	0	6	0	0	0	0	0
[ 1Y - 2Y ]		4	0	4	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		-0	0	-0	0	0	0	0	0
<b>Total</b>		<b>9</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Czech Republic	3	3	3	0	0	0	0	0
[ 3M - 1Y ]		4	4	4	0	0	0	0	0
[ 1Y - 2Y ]		3	3	3	0	0	0	0	0
[ 2Y - 3Y ]		2	2	2	0	0	0	0	0
[3Y - 5Y ]		34	5	34	29	0	0	0	0
[5Y - 10Y ]		5	5	5	0	0	0	0	0
[10Y - more ]		7	6	7	-0	0	1	0	0
<b>Total</b>		<b>58</b>	<b>28</b>	<b>58</b>	<b>29</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	2	0	0	0	0	0
[ 1Y - 2Y ]		2	2	2	0	0	-0	0	0
[ 2Y - 3Y ]		2	2	2	0	0	0	0	0
[3Y - 5Y ]		19	4	19	0	0	15	0	0
[5Y - 10Y ]		3	3	3	0	0	0	0	0
[10Y - more ]		-0	0	-0	0	0	-0	0	0
<b>Total</b>		<b>28</b>	<b>13</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	54	0	54	0	0	54	0	0
[ 3M - 1Y ]		13	1	9	3	0	5	0	0
[ 1Y - 2Y ]		30	1	-1	0	0	-3	0	-0
[ 2Y - 3Y ]		77	1	-29	0	0	-31	0	0
[ 3Y - 5Y ]		10	3	9	0	0	6	0	0
[ 5Y - 10Y ]		99	7	98	0	0	3	0	1
[ 10Y - more ]		41	4	32	0	0	-6	0	0
<b>Total</b>		<b>324</b>	<b>18</b>	<b>171</b>	<b>3</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>1</b>
[ 0 - 3M ]	Germany	83	0	65	33	0	31	0	0
[ 3M - 1Y ]		102	0	98	21	0	77	0	-0
[ 1Y - 2Y ]		174	0	136	30	0	106	0	0
[ 2Y - 3Y ]		170	0	134	0	0	51	0	-0
[ 3Y - 5Y ]		110	0	87	28	0	59	0	0
[ 5Y - 10Y ]		52	0	24	0	0	24	0	-0
[ 10Y - more ]		46	0	44	46	0	-1	0	0
<b>Total</b>		<b>737</b>	<b>0</b>	<b>588</b>	<b>157</b>	<b>0</b>	<b>347</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Greece	5	0	5	0	0	5	0	0
[ 3M - 1Y ]		10	0	10	0	0	10	0	0
[ 1Y - 2Y ]		-0	0	-0	0	0	-0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		-0	0	-0	0	0	-0	0	0
[ 10Y - more ]		3	0	3	0	0	3	0	0
<b>Total</b>		<b>18</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Hungary	724	28	724	689	0	7	0	0
[ 3M - 1Y ]		103	36	103	0	0	48	0	0
[ 1Y - 2Y ]		29	27	29	0	0	2	0	-0
[ 2Y - 3Y ]		23	21	23	0	0	0	0	-0
[ 3Y - 5Y ]		124	46	123	45	0	5	0	0
[ 5Y - 10Y ]		59	51	56	0	0	4	0	-0
[ 10Y - more ]		112	56	111	0	0	-0	0	0
<b>Total</b>		<b>1.174</b>	<b>265</b>	<b>1.171</b>	<b>734</b>	<b>0</b>	<b>66</b>	<b>0</b>	<b>-0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	0	0	1	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		30	0	30	0	0	0	0	0
[10Y - more ]		-1	0	-1	0	0	-0	0	-0
<b>Total</b>		<b>30</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Italy	17.069	2.197	16.421	9.824	0	4.388	-0	0
[ 3M - 1Y ]		24.775	2.862	24.645	20.924	0	825	-24	-0
[ 1Y - 2Y ]		14.113	2.095	14.073	11.347	27	597	1	-0
[ 2Y - 3Y ]		5.352	1.656	4.859	3.161	0	34	-8	-0
[3Y - 5Y ]		6.919	3.597	6.454	2.495	26	337	5	-112
[5Y - 10Y ]		6.733	4.267	6.284	875	0	-260	46	4
[10Y - more ]		10.833	8.208	10.751	1.030	-0	24	3.733	36
<b>Total</b>		<b>85.794</b>	<b>24.881</b>	<b>83.486</b>	<b>49.655</b>	<b>52</b>	<b>5.946</b>	<b>3.753</b>	<b>-72</b>
[ 0 - 3M ]	Latvia	1	1	1	0	0	0	0	0
[ 3M - 1Y ]		3	3	3	0	0	1	0	0
[ 1Y - 2Y ]		3	3	3	0	0	0	0	0
[ 2Y - 3Y ]		3	3	3	0	0	0	0	0
[3Y - 5Y ]		7	7	7	0	0	0	0	0
[5Y - 10Y ]		17	17	17	0	0	0	0	0
[10Y - more ]		14	14	14	0	0	0	0	0
<b>Total</b>		<b>49</b>	<b>48</b>	<b>49</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		22	0	22	22	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	-0	0	0
<b>Total</b>		<b>22</b>	<b>0</b>	<b>22</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Netherlands	6	0	6	0	0	6	0	0
[ 3M - 1Y ]		2	0	2	0	0	2	0	-0
[ 1Y - 2Y ]		35	0	35	31	0	4	0	0
[ 2Y - 3Y ]		46	0	46	3	0	43	0	0
[ 3Y - 5Y ]		78	0	78	0	0	78	0	0
[ 5Y - 10Y ]		0	0	-17	0	0	-17	0	0
[ 10Y - more ]		-0	0	-0	0	0	-0	0	0
<b>Total</b>		<b>167</b>	<b>0</b>	<b>149</b>	<b>34</b>	<b>0</b>	<b>115</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		38	0	38	0	0	38	0	0
[ 1Y - 2Y ]		0	0	-0	0	0	-0	0	0
[ 2Y - 3Y ]		55	0	55	0	0	55	0	0
[ 3Y - 5Y ]		154	0	154	0	0	154	0	0
[ 5Y - 10Y ]		21	0	21	0	0	21	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>267</b>	<b>0</b>	<b>267</b>	<b>0</b>	<b>0</b>	<b>267</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Poland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		47	0	47	0	0	32	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		12	0	12	0	0	-0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		15	0	14	0	0	-0	0	0
<b>Total</b>		<b>73</b>	<b>0</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Portugal	52	0	52	0	0	2	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	0	1	0	0	1	0	0
[ 3Y - 5Y ]		0	1	0	0	0	-0	0	0
[ 5Y - 10Y ]		149	4	149	0	0	0	0	0
[ 10Y - more ]		5	5	5	0	0	-0	0	0
<b>Total</b>		<b>208</b>	<b>10</b>	<b>208</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	36	0	36	36	0	0	0	0
[ 3M - 1Y ]		4	2	4	2	0	0	0	0
[ 1Y - 2Y ]		55	2	55	43	0	0	0	0
[ 2Y - 3Y ]		33	2	33	31	0	0	0	0
[3Y - 5Y ]		32	5	32	27	0	0	0	0
[5Y - 10Y ]		1	1	0	0	0	-0	0	0
[10Y - more ]		-0	0	-0	0	0	-0	0	0
<b>Total</b>		<b>161</b>	<b>13</b>	<b>160</b>	<b>138</b>	<b>0</b>	<b>-0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovakia	83	13	83	0	0	35	0	0
[ 3M - 1Y ]		586	17	586	99	0	8	0	0
[ 1Y - 2Y ]		401	13	401	388	0	0	0	0
[ 2Y - 3Y ]		554	10	554	544	0	0	0	0
[3Y - 5Y ]		359	21	359	174	0	0	0	0
[5Y - 10Y ]		487	24	486	150	0	-0	0	0
[10Y - more ]		139	26	139	0	0	-0	0	0
<b>Total</b>		<b>2.610</b>	<b>125</b>	<b>2.609</b>	<b>1.356</b>	<b>0</b>	<b>43</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovenia	20	20	20	0	0	0	0	0
[ 3M - 1Y ]		25	25	25	0	0	0	0	0
[ 1Y - 2Y ]		54	19	54	35	0	0	0	0
[ 2Y - 3Y ]		31	15	31	16	0	0	0	0
[3Y - 5Y ]		41	32	41	7	0	2	0	0
[5Y - 10Y ]		58	35	58	22	0	0	0	0
[10Y - more ]		50	39	50	10	0	0	0	0
<b>Total</b>		<b>278</b>	<b>185</b>	<b>278</b>	<b>91</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	6	6	6	0	0	0	0	0
[ 3M - 1Y ]		66	43	66	0	0	-24	0	-0
[ 1Y - 2Y ]		144	51	144	0	0	43	0	0
[ 2Y - 3Y ]		54	50	54	0	0	4	0	0
[3Y - 5Y ]		476	173	476	0	0	7	0	0
[5Y - 10Y ]		215	145	215	0	0	-5	0	-5
[10Y - more ]		36	39	37	0	0	-2	0	-1
<b>Total</b>		<b>996</b>	<b>506</b>	<b>996</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>0</b>	<b>-7</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Sweden	3	0	3	3	0	0	0	0
[ 3M - 1Y ]		20	0	20	0	0	20	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		19	0	18	0	0	18	0	0
[ 3Y - 5Y ]		165	0	164	0	0	164	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>206</b>	<b>0</b>	<b>205</b>	<b>3</b>	<b>0</b>	<b>202</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	-6	0	0	-6	0	-0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>-6</b>	<b>0</b>	<b>0</b>	<b>-6</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Australia	0	0	-0	0	0	-0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	-1	0	0	-1	0	0
[ 2Y - 3Y ]		0	0	-0	0	0	-0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1.222	0	1.222	0	0	1.222	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		52	0	52	0	0	52	0	0
[ 3Y - 5Y ]		259	0	259	29	0	230	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1.533</b>	<b>0</b>	<b>1.533</b>	<b>29</b>	<b>0</b>	<b>1.504</b>	<b>0</b>	<b>0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Hong Kong	79	0	79	0	0	79	0	0
[ 3M - 1Y ]		4	0	4	0	0	4	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>83</b>	<b>0</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>83</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Japan	16	0	16	0	0	16	0	0
[ 3M - 1Y ]		23	0	23	0	0	23	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		23	0	23	0	0	23	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>62</b>	<b>0</b>	<b>62</b>	<b>0</b>	<b>0</b>	<b>62</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	U.S.	146	145	146	0	0	1	0	0
[ 3M - 1Y ]		1	0	1	0	0	0	0	0
[ 1Y - 2Y ]		1	0	-54	1	0	-55	0	-0
[ 2Y - 3Y ]		70	0	70	1	0	69	0	0
[3Y - 5Y ]		273	0	60	16	0	0	0	0
[5Y - 10Y ]		51	0	49	11	0	-1	0	0
[10Y - more ]		82	0	81	32	0	-0	0	0
<b>Total</b>		<b>624</b>	<b>145</b>	<b>354</b>	<b>61</b>	<b>0</b>	<b>14</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Other advanced economies non EEA	6	0	6	0	0	6	0	0
[ 3M - 1Y ]		4	0	4	0	0	4	0	0
[ 1Y - 2Y ]		23	0	23	0	0	23	0	0
[ 2Y - 3Y ]		34	0	34	0	0	34	0	0
[3Y - 5Y ]		19	0	19	0	0	19	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>86</b>	<b>0</b>	<b>86</b>	<b>0</b>	<b>0</b>	<b>86</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	468	15	468	222	0	5	0	-0
[ 3M - 1Y ]		513	355	513	3	0	5	0	0
[ 1Y - 2Y ]		471	295	471	82	0	1	0	0
[ 2Y - 3Y ]		885	182	885	22	595	-0	0	0
[3Y - 5Y ]		467	307	467	9	0	1	0	0
[5Y - 10Y ]		93	71	92	0	0	2	0	1
[10Y - more ]		10	0	10	6	1	3	0	0
<b>Total</b>		<b>2.907</b>	<b>1.225</b>	<b>2.906</b>	<b>343</b>	<b>596</b>	<b>17</b>	<b>0</b>	<b>1</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	0	1	0	0	1	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	10	0	10	0	0	10	0	0
[ 3M - 1Y ]		6	0	6	0	0	6	0	0
[ 1Y - 2Y ]		7	0	2	0	0	2	0	-0
[ 2Y - 3Y ]		1	0	-2	0	0	-2	0	0
[3Y - 5Y ]		9	0	5	3	0	2	0	0
[5Y - 10Y ]		8	0	3	0	0	3	0	-0
[10Y - more ]		28	0	24	13	0	11	0	0
<b>Total</b>		<b>68</b>	<b>0</b>	<b>48</b>	<b>16</b>	<b>0</b>	<b>32</b>	<b>0</b>	<b>-0</b>

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

as of 30 June 2013

IT040  
INTESA SANPAOLO S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Africa	576	4	576	14	0	558	0	0
[ 3M - 1Y ]		5	5	3	0	0	-2	0	0
[ 1Y - 2Y ]		6	4	6	2	0	0	0	0
[ 2Y - 3Y ]		33	3	32	30	0	-0	0	0
[ 3Y - 5Y ]		53	6	53	26	0	0	0	0
[ 5Y - 10Y ]		14	7	14	5	0	2	0	-0
[ 10Y - more ]		27	8	26	19	0	-0	0	0
<b>Total</b>		<b>713</b>	<b>37</b>	<b>710</b>	<b>95</b>	<b>0</b>	<b>558</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Others	2	0	2	0	0	1	0	-0
[ 3M - 1Y ]		17	0	17	15	0	2	0	0
[ 1Y - 2Y ]		34	0	34	29	0	5	0	0
[ 2Y - 3Y ]		15	0	14	12	0	2	0	-0
[ 3Y - 5Y ]		42	0	40	0	0	6	0	0
[ 5Y - 10Y ]		8	0	-1	0	0	-1	0	0
[ 10Y - more ]		0	0	-3	0	0	-3	0	0
<b>Total</b>		<b>118</b>	<b>1</b>	<b>103</b>	<b>56</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>-0</b>
<b>TOTAL EEA 30</b>		<b>93.293</b>	<b>26.092</b>	<b>90.655</b>	<b>52.230</b>	<b>52</b>	<b>7.177</b>	<b>3.753</b>	<b>-79</b>

### Notes and definitions

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

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

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

### Explanatory footnotes

## 6. RWA

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INTESA SANPAOLO S.p.A

(in million Euro)

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

### Explanatory footnotes