

COMUNICATO STAMPA

BANCA MPS: INFORMATIVA SULL'ESERCIZIO SULLA TRASPARENZA (EU-WIDE TRANSPARENCY EXERCISE) Errata Corrige

Siena 23 dicembre 2013 - Banca Monte dei Paschi di Siena Spa informa che ha provveduto ad integrare il report relativo al EU-wide Transparency Exercise in quanto, a causa di un inconveniente tecnico, non era stato possibile fornire il dato riguardante le rettifiche di valore (value adjustments and provisions) su crediti in bonis nell'ambito della versione pubblicata lo scorso lunedì 16 dicembre. Contestualmente è stata migliorata la qualità espositiva della ripartizione delle rettifiche stesse tra bonis e default.

A fronte di talune richieste di chiarimento si precisa che i dati relativi al valore delle esposizioni (exposure values) sono stati ovviamente determinati secondo le istruzioni EBA (tenendo conto, tra l'altro, delle tecniche di mitigazione del rischio, dell'applicazione dei fattori di conversione del credito e del criterio del default di gruppo) e, pertanto, possono discostarsi dai dati presenti in bilancio.

Il comunicato stampa è disponibile su www.mps.it

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Capital position CRD3 rules	31/12/	12	30/06	/13	References to COREP reporting
Capital position CRD3 rules	Million EUR	% RWA	Million EUR	% RWA	References to COREP reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	7.112		10.730		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets (1) (-/+)	2.693		2.106		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-775		-1.078		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-613		-649		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.71*)
C) Common equity (A+B)	6.337	6,8%	9.652	11,0%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	1.900		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	8.237	8,9%	9.652	11,0%	
G) Hybrid instruments not subscribed by government	604		604		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	8.841	9,5%	10.256	11,7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	92.828		87.481		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2.418		2.060		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	816		818		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	4.113		3.787		Articles 381 to 386 of CRR

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

		LTV % ** (as of		Exp	osure values (as	of 31/12/2012	2) **				RWA (as of 31	(12/2012) **				Value adjust	ments and prov	risions (as of	31/12/2012) **	
All couterparty countries		31/12/2012)	F-IRB		A-IRI	В	STA		F-IRB		A-IR	В	STA		F-IR	В	A-IR	В	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	37.397	44	-	-	-	-	820	0		-		-		
	Institutions		-	-	-	-	28.636	107	-	-	-	-	5.980	59		-		-		5
	Corporates		-	-	46.335	16.993	5.397	1.029	-	-	27.880	-	13.760	739		-		6.679		68
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-		-		-		-		-
	Corporates - Of Which: SME		-	-	28.129	13.866	1.561	70	-	-	16.927	-	1.301	77		-		5.276	1///	. 1
	Retail		-	-	53.062	10.982	9.674	817	-	-	11.195	-	5.888	841		-		4.167		62
	Retail - Secured on real estate property	52,1%	-	-	37.762	1.874	1.944	-	-	-	5.772	-	816			-		223		-
	Retail - Secured on real estate property - Of Which: SME	45,4%	-		5.767	996		-	-	-	2.519	-		-		-		118		-
BANCA MONTE DEI PASCHI DI SIEN	Retail - Secured on real estate property - Of Which: non-SME	53,8%	-	-	31.995	878	1.944	-	-	-	3.253	-	816	-		-		105		-
S.p.A	Retail - Qualifying Revolving		-		40	1	-	-	-	-	5	-	-	-		-		0		-
	Retail - Other Retail		-		15.261	9.108	7.730	817	-		5.418	-	5.072	841		-		3.943		62
	Retail - Other Retail - Of Which: SME		-		12.016	6.565	-	-	-		4.800	-	-	-		-		2.846		-
	Retail - Other Retail - Of Which: non-SME		-		3.244	2.543	7.730	817	-	-	618	-	5.072			-		1.097		62
	Equity		-	-	-	-	2.675	49	-	-	-	-	2.736	57		-		-		-
	Securitisation		-	-	-	-	383	-	-	-	-	-	1.285	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	4.612	-	-	-	-	-	1.306	-		-		-		-
	TOTAL		0	0	99.397	27.975	88.774	2.046	0	0	39.075	0	31.775	1.696		0	629	10.845	159	1.37
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		

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

** As explained in the Guidelines

				Expo	osure values (as	of 31/12/2012	2) **				RWA (as of 31/12/2012) **				Value adjustments	and provision	ons (as of	31/12/2012) **	
rparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA		F-IRE	В	A-IRB	STA		F-IRI	В	A-IRB		ST	Α
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-o	defaulted D	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	37.397	44	-	-		820	0		-		-		
	Institutions		-	-	-	-	28.636	107	-	-		5.980	59		-		-		
	Corporates		-	-	46.335	16.993	5.397	1.029	-	-	27.880 -	13.760	739		-		6.679		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-		-			-		-		
	Corporates - Of Which: SME		-	-	28.129	13.866	1.561	70	-	-	16.927 -	1.301	77		-		5.276		
	Retail		-	-	53.062	10.982	9.674	817	-	-	11.195 -	5.888	841		-		4.167		
	Retail - Secured on real estate property	52,1%	-	-	37.762	1.874	1.944		-	-	5.772 -	816			-		223		
	Retail - Secured on real estate property - Of Which: SME	45,4%	-	-	5.767				-	-	2.519 -	-			-		118		
	Retail - Secured on real estate property - Of Which: non-SME	53,8%	-	-	31.995	878	1.944	-	-	-	3.253 -	816	-		-		105		
Italy	Retail - Qualifying Revolving		-	-	40	1	-		-	-	5 -	-	-		-		0		
	Retail - Other Retail		-	-	15.261	9.108	7.730	817	-	-	5.418 -	5.072	841		-		3.943		
	Retail - Other Retail - Of Which: SME		-	-	12.016	6.565	-	-	-	-	4.800 -	-	-		-		2.846		
	Retail - Other Retail - Of Which: non-SME		-	-	3.244	2.543	7.730	817	-	-	618 -	5.072	841		-		1.097		
	Equity		-	-	-	-	2.675	49	-	-		2.736	57		-		-		
	Securitisation		-	-	-	-	383	-	-	-		1.285	-		-		-		
	Other non-credit obligation assets		-	-	-	-	4.612	-	-	-		1.306	-		-		-		
	TOTAL		0	0	99.397	27.975	88.774	2.046	0	0	39.075 0	31.775	1.696		0	629	10.845	159	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-			-			-			-		-		

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

LTV % " (es of 31/12/2012) F-IRB A-IRB STA F-IRB			F-IRB A-	-IRB STA
Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted	d Defaulted Non-defaulted			HKB SIA
Institutions		d Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulte	ed Defaulted Non-defaulted Defaulted
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 - Cher Retail			- -	
Retail - Other Retail - Of Which: SME				
Retail - Other Retail - Of Which: non-SME -				

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

Securitisation and re-securitisations positions deducted from capital *

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

Securitisation Other non-credit obligation assets

		.=		Expo	sure values (as	of 31/12/201	2) **				RWA (as of 31/12/2012) **				Value adjust	ments and provi	isions (as of	31/12/2012) **	
rparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	ST	Ą	F-IRE	3	A-IRB	STA	.	F-IR	В	A-IRE	3	ST	A
			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	Defaulte
	Central banks and central governments		-	-		-	-	-	-	-		-	-		-		-		
	Institutions			-		-		-	-	-			-		-		-		
	Corporates		-	-	-	-	-	-	-	-		-	-		-		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-		-	-		-		-		
	Corporates - Of Which: SME		-	-		-	-	-	-	-		-	-		-				
	Retail		-	-		-	-	-	-	-		-	-		-		-		
	Retail - Secured on real estate property	0,0%	-	-		-	-	-	-	-		-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-		-	-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-	-	-			-			-				
#14/10	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-		-	-		-				
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Other Retail - Of Which: SME			-			-		-			-			-				
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-			-			-				
	Equity		-	-	-	-	-	-	-	-		-	-		-		-		
	Securitisation		-	-	-	-	-	-	-	-		-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-		-		-		
	TOTAL		0	0	0	0	0	0	0	0	0 0	0	0	-	0		0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-	-	-	-		-			-		-		

Notes and definitions

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

		.=		Expo	sure values (as	of 31/12/201	2) **		RWA (as of 3	1/12/2012) **		Value adjus	stments and prov	isions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	≀В	A-IR	:B	STA	F-IRB	A-IF	₹В	STA	F-IRB	A-IR	В	STA	Å
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments			-	-	-	-			-		-		-		1
	Institutions		-	-		-				-		-		-		
	Corporates		-	-		-	-			-		-		-		
	Corporates - Of Which: Specialised Lending		-	-		-				-		-		-		
	Corporates - Of Which: SME		-	-	-	-	-			-		-		-		
	Retail		-	-	-	-	-			-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-			-		-		-		1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-				-		-		-		
#14/D	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		-	-	-	-	-			-		-		-		1
	TOTAL		0				0 0	0 0	_		0 0					

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

Securitisation and re-securitisations positions deducted from capital *

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

				Exp	osure values (as	of 31/12/201	2) **			RWA (as of 31/12/2012) **		Val	ue adjustments and prov	visions (as o	f 31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	в	A-IF	В	ST	Α	F-IRB	A-IRB	STA	F-IRB	A-IR	В	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted De	efaulted Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-					-	-		-
	Institutions			-	-	-	-	-					-	-		
	Corporates		-	-	-	-	-	-					-	-		
	Corporates - Of Which: Specialised Lending		-		-		-	-					-	-		
	Corporates - Of Which: SME		-	-	-	-	-	-					-	-		-
	Retail		-	-	-	-	-	-					-	-		
	Retail - Secured on real estate property	0,0%		-	-	-	-	-					-	-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-					-	-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-					-	-		
#1475	Retail - Qualifying Revolving		-	-	-	-	-	-					-	-		-
	Retail - Other Retail		-	-	-	-	-	-					-	-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-					-			-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-					-	-		-
	Equity		-	-	-	-	-	-					-	-		-
	Securitisation		-	-	-		-	-					-	-		
	Other non-credit obligation assets		-	-	-	-	-	-					-	-		
	TOTAL		0	0	0	0	0	0	0 0	0 0	0 0	-	0 -	0	-	0
	Securitisation and re-securitisations positions deducted from capital *	1///		-	-	-		-				////	-////		////	

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

		.=	Ехр	oosure values (as	of 31/12/201	2) **			RWA (as of 31	/12/2012) **				Value adjustr	nents and provis	ions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRE	3	STA	١	F-IRB	A-IR	В	STA		F-IR	В	A-IRB		STA	A
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments			-	-	-	-		-	-		-		-		-		
	Institutions			-	-	-	-			-	-			-		-		
	Corporates			-	-	-	-		-	-	-	-		-		-		
	Corporates - Of Which: Specialised Lending			-		-	-		-	-	-			-		-		
	Corporates - Of Which: SME			-		-			-	-	-			-		-		
	Retail			-	-	-	-		-	-		-		-				
	Retail - Secured on real estate property	0,0%		-	-	-			-	-		-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-	-	-		-	-	-	-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-				-				-		-		
	Retail - Qualifying Revolving			-		-			-	-	-			-		-		
	Retail - Other Retail			-	-	-	-		-	-		-		-		-		
	Retail - Other Retail - Of Which: SME			-		-				-	-			-		-		
	Retail - Other Retail - Of Which: non-SME			-	-	-	-			-	-	-		-		-		
	Equity			-	-	-	-		-	-	-	-				-		
	Securitisation			-	-	-	-		-	-	-	-		-		-		
	Other non-credit obligation assets			-	-	-	-	-	-	-	-	-		-		-		
	TOTAL		0 0	0	0	0	0	0 0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *	1////		_		-		_				_	///				////	

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

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

				Exp	osure values (as	of 31/12/201	2) **				RWA (as of 31/12/2012) **				Value adjust	ments and provi	sions (as of	31/12/2012) **	
ty Country (1)		LTV % ** (as of 31/12/2012)	F-IF	RB	A-IR	В	STA	١.	F-IRI	В	A-IRB	STA	١.	F-IR	В	A-IRE	3	ST	A
			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	Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-		-	-		-		-		
	Institutions		-	-	-	-	-	-	-	-		-	-		-		-		
	Corporates		-	-	-	-	-	-	-	-		-	-		-		-		
	Corporates - Of Which: Specialised Lending		-	-	-		-	-	-	-		-	-		-		-		
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-		-	-		-				
	Retail		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Qualifying Revolving		-	-	-		-	-	-			-	-		-				
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		-	-		-				
	Equity		-	-	-	-	-	-	-	-		-	-		-		-		
	Securitisation		-	-	-	-	-	-	-			-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-		-		-		
	TOTAL		0	0	0	0	0	0	0	0	0 0	0	0		0		0		0
	Securitisation and re-securitisations positions deducted from capital *	////	-				-	-	-	-		-			-	7777	-		-

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

0

				Exp	osure values (as of 31/12/201	2) **				RWA (as of 31	/12/2012) **				Value adjus	tments and prov	visions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IF	В	A-IRB	ST	Α	F-IRE	В	A-IR	В	ST.	A	F-IR	В	A-IR	:B	ST	A
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-		-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-			-	-	-	-	-	-	-		-		-		-
	Corporates		-	-		-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-		-	-	-	-	-	-	-			-		-		-
	Corporates - Of Which: SME		-	-		-	-	-	-	-	-	-			-		-		-
	Retail		-	-		-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0,0%	-	-			-	-	-		-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-	-	-	-		-		-		-
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-		-	-	-	-	-			-		-		-
#100	Retail - Qualifying Revolving		-	-		-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-			-	-	-		-	-	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-		-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-	-	-			-		-		-
	Equity		-	-			-	-	-	-	-	-	-		-		-		-

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

Securitisation and re-securitisations positions deducted from capital *

Other non-credit obligation assets

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

Securitisation

TOTAL

				Expe	osure values (as	of 31/12/201	2) **				RWA (as of 31/12/2012) **				Value adjust	ments and provi	isions (as of	f 31/12/2012) **	
erparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA		F-IRI	В	A-IRB	ST	A	F-IR	В	A-IRE	3	ST	ſΑ
			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	Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-		-		-		
	Institutions		-	-		-		-	-	-			-		-		-		
	Corporates		-	-	-	-	-	-	-	-			-		-		-		
	Corporates - Of Which: Specialised Lending		-		-		-				-				-				
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-		-		-		-		
	Retail		-	-	-	-	-	-	-	-			-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-			-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-		-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-		-		-		-		
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-		-		-		-		
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-		-		-		-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-		-		-		-		
	Equity		-	-	-	-	-	-	-	-	-		-		-		-		
	Securitisation		-	-	-	-	-	-	-	-			-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-			-		-		-		
	TOTAL		0	0	0	0	0	0	0	0	0 0	0	0		0		0		0
	Securitisation and re-securitisations positions deducted from capital *	////	-	-	-	-	-	-	-		-					////	-	////	,

Notes and definitions

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

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

*As explained in the Guidelines

as of 31 December 2012

			E	cposure values (as	of 31/12/201	12) **			RWA (as of 31	/12/2012) **				Value adjust	ments and prov	isions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IF	:В	STA	\	F-IRB	A-IR	В	STA	١	F-IRI	В	A-IRI	В	STA	A
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	- -	-	-	-		-	-	-	-		-		-		
	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%	-		-	-	-		-	-	-	-		-		-		
#N/D	Retail - Qualifying Revolving		-		-	-	-		-	-	-	-		-		-		
	Retail - Other Retail		-		-	-	-		-	-	-	-		-		-		
	Retail - Other Retail - Of Which: SME		-		-		-		-		-	-		-		-		
	Retail - Other Retail - Of Which: non-SME		-		-	-	-		-	-	-	-		-		-		
	Equity		-		-	-	-		-	-		-		-		-		
	Securitisation		-		-	-	-		-	-		-		-		-		
	Other non-credit obligation assets		-		-	-	-		-	-	-	-		-		-		
	TOTAL		0 0	0	0	0	0	0 0	0	0	0	0	-	0		0		0
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-		-	-		-		-		-		

Notes and definitions

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

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

"As explained in the Guidelines."

		LTV % ** (as of		Expo	sure values (as	of 30/06/2013	s) **				RWA (as of 30/06/2013) **				Value adjustmer	nts and provis	sions (as of	30/06/2013) **	
All couterparty countries		30/06/2013)	F-IR	В	A-IR	В	STA		F-IRE	В	A-IRB	STA		F-IR	В	A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	38.112	48	-	-		686	0		-		-		10
	Institutions		-	-	-	-	24.494	114	-	-		5.497	73				-		57
	Corporates		-	-	41.873	18.804	4.367	1.069	-	-	25.880 -	13.390	712		-		7.330		749
	Corporates - Of Which: Specialised Lending		-	-	-				-	-		-			-				-
	Corporates - Of Which: SME	1///		-	25.999	14.768	1.870	46		-	16.179 -	1.573	39				5.836		17
	Retail		-	-	50.347	11.628	9.871	965	-	-	10.567 -	5.840	1.038		-		4.467		725
	Retail - Secured on real estate property	51,2%		-	36.103	1.940	2.355	-	-	-	5.465 -	964	-		-		216		-
	Retail - Secured on real estate property - Of Which: SME	44,7%		-	5.098	1.041	-			-	2.309 -	-			-		123		-
BANCA MONTE DEI PASCHI DI SIENA	Retail - Secured on real estate property - Of Which: non-SME	52,9%	-	-	31.005	900	2.355	-		-	3.157 -	964	-		-		93		-
S.p.A	Retail - Qualifying Revolving		-	-	35	0	-	-		-	4 -	-	-		-		0		-
	Retail - Other Retail		-	-	14.209	9.688	7.517	965		-	5.097 -	4.876	1.038		-		4.251		725
	Retail - Other Retail - Of Which: SME		-	-	11.096	6.965	-	-		-	4.493 -	-	-		-		3.043		-
	Retail - Other Retail - Of Which: non-SME		-	-	3.113	2.723	7.517	965		-	604 -	4.876	1.038		-		1.208		725
	Equity		-	-	-	-	2.648	50	-	-		2.761	85		-		-		-
	Securitisation		-	-	-	-	362	-	-	-		1.273	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	4.094	-	-	-		1.376	-		-		-		-
	TOTAL		0	0	92.220	30.432	83.948	2.247	0	0	36.447 0	30.824	1.907	-	0	551	11.796	162	1.541
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-			-	-		-	-		-				-

Notes and definitions

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

"As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **				Value adjust	ments and prov	isions (as of	30/06/2013) **	
ty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	В	STA		F-IRE	3	A-IRB	STA		F-IRI	В	A-IRI	В	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	Default
	Central banks and central governments		-	-	-	-	38.112	48	-	-		686	0		-		-		
	Institutions		-	-	-	-	24.494	114	-	-		5.497	73		-		-		
	Corporates			-	41.873	18.804	4.367	1.069	-	-	25.880 -	13.390	712		-		7.330		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-		-	-		-		-		
	Corporates - Of Which: SME		-	-	25.999	14.768	1.870	46	-	-	16.179 -	1.573	39		-		5.836		
	Retail			-	50.347	11.628	9.871	965	-	-	10.567 -	5.840	1.038		-		4.467		
	Retail - Secured on real estate property	51,2%	-	-	36.103	1.940	2.355		-	-	5.465 -	964	-		-		216		
	Retail - Secured on real estate property - Of Which: SME	44,7%		-	5.098			-	-	-	2.309 -				-		123		
	Retail - Secured on real estate property - Of Which: non-SME	52,9%	-	-	31.005	900	2.355	-	-	-	3.157 -	964	-		-		93		
Italy	Retail - Qualifying Revolving		-	-	35	0	-	-	-	-	4 -	-	-		-		0		
	Retail - Other Retail		-	-	14.209	9.688	7.517	965		-	5.097 -	4.876	1.038		-		4.251		
	Retail - Other Retail - Of Which: SME		-	-	11.096	6.965	-	-	-	-	4.493 -	-	-		-		3.043		
	Retail - Other Retail - Of Which: non-SME		-	-	3.113	2.723	7.517	965	-	-	604 -	4.876	1.038		-		1.208		
	Equity		-	-	-	-	2.648	50	-	-		2.761	85		-		-		
	Securitisation			-	-	-	362	-	-	-		1.273	-		-		-		
	Other non-credit obligation assets			-	-	-	4.094	-		-		1.376	-		-		-		
	TOTAL		0	0	92.220	30.432	83.948	2.247	0	0	36.447 0	30.824	1.907	-	0	551	11.796	162	
	Securitisation and re-securitisations positions deducted from capital *			_	_	-						-			_				

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

			Ехр	osure values (as	of 30/06/201	3) **			RWA (as of 30	/06/2013) **				Value adjust	ments and provi	sions (as of	30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRE	3	STA		F-IRB	A-IR	В	STA		F-IRI	В	A-IRE	3	ST	A
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted I	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments			-	-	-	-		-	-	-	-		-		-		
	Institutions			-	-	-	-		-	-	-	-		-		-		
	Corporates			-	-	-	-		-	-	-	-		-		-		
	Corporates - Of Which: Specialised Lending			-	-	-			-	-	-			-		-		
	Corporates - Of Which: SME			-		-		-	-	-	-			-		-		
	Retail			-	-	-	-		-	-	-	-		-		-		
	Retail - Secured on real estate property	0,0%		-	-	-	-		-	-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-	-	-		-	-	-	-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-		-	-	-				-				
******	Retail - Qualifying Revolving		-	-		-	-	-	-	-	-			-				
	Retail - Other Retail			-	-	-	-		-	-	-	-		-		-		
	Retail - Other Retail - Of Which: SME			-		-			-	-	-			-				
	Retail - Other Retail - Of Which: non-SME			-		-	-		-	-	-			-				
	Equity			-	-	-	-		-	-	-	-		-		-		
	Securitisation			-	-	-	-		-	-	-	-		-		-		
	Other non-credit obligation assets			-	-	-			-	-	-			-		-		
	TOTAL		0 0	0	0	0	0	0 0	0	0	0	0		0		0		0
	Securitisation and re-securitisations positions deducted from capital *	////		-	-	-	-		-	-		-		-		-		

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

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

		.=		Expo	sure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **				Value adjust	tments and provi	sions (as of	30/06/2013) **
ty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	ST.		F-IRE	3	A-IRB	STA		F-IR	В	A-IRE	3	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 Defa
	Central banks and central governments			-		-	-	-	-	-		-	-		-		-	
	Institutions			-	-				-	-		-	-		-			
	Corporates		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-		-			-		-	
	Corporates - Of Which: SME		-	-	-	-	-		-	-		-			-			
	Retail		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-		-	-		-		-	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-		-	-		-			-			
#11/10	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-		-			-			
	Retail - Other Retail			-		-	-	-	-	-		-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-		-			-			
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-	-		-			-		-	
	Equity		-	-	-	-	-	-	-	-		-	-		-		-	
	Securitisation			-		-	-	-	-	-		-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0 0	0	0	-	0		0	-
	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

		.=		Ехр	osure values (as	of 30/06/201	3) **			RWA (as of	30/06/2013) **				Value adjust	ments and prov	sions (as of	30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	В	ST	4	F-IRB	A-	IRB	STA	\	F-IR	в	A-IRI	3	ST	Α
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-		-	-		-		-		
	Institutions		-	-		-		-	-	-		-	-		-		-		
	Corporates		-	-		-		-	-	-		-	-		-		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-		-		-	-		-		-		
	Corporates - Of Which: SME		-		-	-	-	-	-	-		-	-		-				
	Retail		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-		-		-			-		-				
#N/D	Retail - Qualifying Revolving		-		-	-	-	-	-	-		-	-		-				
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Other Retail - Of Which: SME		-		-		-			-		-			-				
	Retail - Other Retail - Of Which: non-SME		-		-	-	-	-	-	-		-	-		-				
	Equity		-	-	-	-	-	-	-	-		-	-		-		-		
	Securitisation		-	-	-	-	-	-	-	-		-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-		-		-		
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0	-	0	-	0		0
	Securitisation and re-securitisations positions deducted from capital *	////	-	-	-	-	-	-	-	-		-	-	////			-	////	

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

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

				Expo	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **				Value adjustme	ents and provis	ions (as of	30/06/2013) **
nterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA		F-IR	В	A-IRB	STA	4	F-IR	В	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	Non-defaulted	Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-		-	-		-		-	
	Institutions		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates - Of Which: SME		-	-	-	-	-		-	-		-	-		-		-	
	Retail		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	-		-		-	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-		-	-		-			
ma/D	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-		-	-		-			
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-		-	-		-			
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		-	-		-			
	Equity		-	-	-	-	-	-	-	-		-	-		-		-	
	Securitisation		-	-	-	-	-	-	-	-		-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0 0	0	0		0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1////	-	-	-	-	-	-	-	-		-	-	////	/	777	-	////

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

		177/W # /f		Exp	osure values (as	of 30/06/201	3) **			RWA (as o	f 30/06/2013) **				Value adjust	ments and prov	isions (as of	30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	В	ST	4	F-IRB		A-IRB	STA	Ą	F-IR	В	A-IRI	3	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ted Non-defaul	ted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-		-	-		-		-		
	Institutions		-	-	-	-		-	-	-			-		-		-		
	Corporates		-	-	-	-		-	-	-			-		-		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-		-			-		-		
	Corporates - Of Which: SME		-		-	-	-	-	-	-		-	-		-				
	Retail		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-			-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-				-					-				
#### 2	Retail - Qualifying Revolving		-		-	-	-	-	-	-		-			-		-		
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Other Retail - Of Which: SME		-		-	-	-		-	-		-	-		-				
	Retail - Other Retail - Of Which: non-SME		-		-	-	-	-	-	-		-			-				
	Equity		-	-	-	-	-	-	-	-		-	-		-		-		
	Securitisation		-	-	-	-	-	-		-		-	-		-				
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-		-		-		
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0	-	0		0	-	0
	Securitisation and re-securitisations positions deducted from capital *	1////	-	-	-	-	-	-	-	-		-	-	///			-	////	

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

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

				Expo	sure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **				Value adjust	ments and provi	sions (as of	30/06/2013) **
erparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	ST	١.	F-IRE		A-IRB	STA	\	F-IR	В	A-IRE	3	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 Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-		-	-		-		-	
	Institutions		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates - Of Which: SME		-	-	-		-	-	-			-	-					
	Retail		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	-				-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-		-	-		-		-	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Qualifying Revolving		-	-	-		-	-	-			-	-					
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Other Retail - Of Which: SME			-			-		-			-	-		-			
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-			-	-		-			
	Equity		-	-	-	-	-	-	-	-		-	-		-		-	
	Securitisation		-	-	-	-	-	-	-	-		-	-		-		-	
	Other non-credit obligation assets			-	-	-	-	-	-	-	-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0 0	0	0	-	0		0	- 0
	Securitisation and re-securitisations positions deducted from capital *	////			-				-					1///		7///	-	

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

				Expe	osure values (as	of 30/06/201	3) **			RWA (as of 3	0/06/2013) **				Value adjust	tments and prov	isions (as o	f 30/06/2013) **	
ounterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	В	ST	١.	F-IRB	A-IF	₹B	STA	١.	F-IR	:B	A-IR	В	ST	Α
			Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-		-		-		
	Institutions		-	-	-	-		-	-		-	-	-		-		-		
	Corporates		-	-	-	-		-			-	-	-		-		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-		-	-			-		-		
	Corporates - Of Which: SME		-	-	-	-	-		-		-	-			-		-		
	Retail		-	-	-	-	-	-	-		-	-	-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-		-			-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-		-	-	-		-		-		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-		-		-	-			-		-		
### D	Retail - Qualifying Revolving		-		-	-	-	-			-	-	-		-		-		
	Retail - Other Retail		-	-	-	-	-	-	-		-	-	-		-		-		
	Retail - Other Retail - Of Which: SME				-	-	-		-		-	-			-				
	Retail - Other Retail - Of Which: non-SME		-		-	-	-	-		-	-	-	-		-		-		
	Equity		-		-	-	-	-		- -	-	-	-		-		-		
	Securitisation		-	-	-	-	-	-	-		-	-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-		-	-	-		-		-		
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0	-	0		0	-	0
	Securitisation and re-securitisations positions deducted from capital *			-	-	-		-				-	-		_				

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

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

				Expo	sure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **				Value adjustme	nts and provisio	ns (as of	80/06/2013) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	:В	A-IR	В	ST	١	F-IRE	В	A-IRB	STA		F-IR	В	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	lon-defaulted D	efaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-		-	-		-		-	
	Institutions		-	-	-	-		-		-		-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-		-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-		-		-			-		-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-			-	-		-		-	
	Retail		-	-		-		-		-		-	-		-		-	
	Retail - Secured on real estate property	0,0%	-	-		-	-	-	-	-		-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-		-	-		-		-	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-		-	-		-		-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		-	-		-		-	
	Equity		-	-	-	-	-	-		-		-	-		-		-	
	Securitisation		-	-		-	-	-	-	-		-	-		-		-	
	Other non-credit obligation assets		-	-		-	-	-	-	-		-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0 0	0	0		0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *	////	-	-	-	-	-		-			-	-				-	

Notes and definitions

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

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

** As explained in the Guidelines

				Expo	sure values (as	of 30/06/201	3) **			RWA (as of 30	0/06/2013) **				Value adjust	ments and prov	isions (as of	30/06/2013) **	
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	В	ST.	١	F-IRB	A-IF	₹B	STA	4	F-IRI	В	A-IRI	В	ST	A
			Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-		-	-	-		-		-		
	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%	-	-	-	-	-	-	-	-		-	-		-				
#N/D	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Other Retail		-	-	-	-	-	-			-	-	-		-		-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-		-	-	-		-		-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-		-	-	-		-		-		
	Equity		-	-	-	-	-	-	-		-		-		-		-		
	Securitisation		-	-	-	-	-	-	-		-	-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-		-	•	-		-		-		
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0	-	0		0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-	-	-			-	-		-				

Notes and definitions

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

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

** As explained in the Guidelines

3. SECURITISATION SUMMARY

IT042 BANCA MONTE DEI PASCHI DI SIENA S.p.A

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	383	362
Trading Book (excl. correlation trading)	250	280
Correlation Trading Portfolio	0	0
Total	633	641

(in million Euro)

(in million Euro)	31/1	2/12	30/06/13 TOTAL RISK EXPOSURE AMOUNT		
	TOTAL RISK AMO				
	SA	IM	SA	IM	
Traded Debt Instruments	3.648	0	3.563	0	
TDI - General risk	2.591	0	2.518	0	
TDI - Specific risk	1.057	0	1.044	0	
Equities	1.583	0	1.078	0	
Equities - General risk	801	0	556	0	
Equities - Specific risk	782	0	522	0	
Foreign exchange risk	168	0	188	0	
Commodities risk	382	0	272	0	

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	ł	0	0	0	0	0	0	0	1 0
[5Y - 10Y] [10Y - more]	-	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	1
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	10	0	10	10	0	0	0	0
[2Y - 3Y]	Belgium	0	0	0	0	0	0	0	0
[3Y - 5Y]	Deigiuiii	26	0	26	26	0	0	0	-0
[5Y - 10Y]		37	0	37	37	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		73	0	73	73	0	0	0	-0
[0 - 3M]	l	0	0	0	0	0	0	0	0
[3M - 1Y]	ł	0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Bulgaria	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]	ł	0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0	0 0	0 0	0	0	0 0	0
Total		U	U	U	U	U	U	U	U

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	OZCON Nepublic	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0 0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[51 - 31] [5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0 0	0 0	0	0 0	0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Einten d	0	0	0	0	0	0	0	0
[3Y - 5Y]	Finland	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) ⁽¹⁾	(gross exposures	(long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	to other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	-0
[3Y - 5Y]	Trance	0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-2
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		<u>1</u> 5	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Germany	6	0	0	0	0	0	0	-0
[5Y - 10Y]		9	0	0	0	0	0	0	-0
[10Y - more]		2	0	0	0	0	0	0	0
Total		23	0	0	0	0	0	0	-0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]	Oreece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		1	0	1	0	0	1	0	0
[3M - 1Y] [1Y - 2Y]		0 20	0 5	0 20	0 16	0	0 4	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		22	5	22	16	0	6	0	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Toolaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]		587	28	587	0	0	559	0	-1
[3M - 1Y]		2.219	13	2.090	1.277	0	800	2	0
[1Y - 2Y]		2.798	79	2.771	2.686	0	5	2	0
[2Y - 3Y]	Italy	1.857	74	1.811	1.631	0	106	2	-0
[3Y - 5Y]	italy	3.985	279	3.843	3.372	0	193	4	-3
[5Y - 10Y]		8.754	961	6.338	3.793	0	1.512	1	-280
[10Y - more]		12.402	1.950	12.311	9.971	0	0	13	-159
Total		32.602	3.384	29.751	22.730	0	3.175	23	-444
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0 11	0	0 11	0 11	0	0	0	0
_		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		11	0	11	11	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
Г 0 - 3M 1		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Liechtenstein	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		12	0	12	12	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		3	0	3	0	0	3	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		15	0	15	12	0	3	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]	iviaita	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtotrioriariao	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]		11	0	11	11	0	0	0	0
[5Y - 10Y]		0 2	0	0 2	0 0	0	0	0	0
[10Y - more] Total		13	0 0	13	11	0 0	2	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Dortwool	144	0	144	144	0	0	0	-1
[3Y - 5Y]	Portugal	0	0	0	0	0	0	0	-0
[5Y - 10Y]		19	0	19	19	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		163	0	163	163	0	0	0	-1

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	11	0	11	11	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0 11	0	0	0	0
1 otal		11	0	11 0	11 0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	2	2	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		3	2	3	2	0	1	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		36	0	36	36	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	189	0	164	164	0	0	0	-1
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	-0
[5Y - 10Y]		66	0	66	66	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		291	0	266	266	0	0	0	-0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	rity Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]]	0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.100011	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	ł	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	1
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	i	0	0	0	0	0	0	0	0
Total	l	0	0	0	0	0	0	0	1
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	J	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0	0 0	0	0	0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	0	0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]]	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

Country Region Region Country Region	(in million Euro)									
Country Region						s (long) net of cash short po	ositions of sovereign debt to	o other counterparties only	EXPOSURES IN	
SM - 17 17 27 2	Residual Maturity	Country /					(designated at fair value through profit&loss) banking book	OI WITICIT. FINATICIAL ASSELS	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
SM 17 17 27 2	[0 - 3M]		0	0	0	0	0	0	0	0
12Y-3Y			0			0	0		0	0
Total	[1Y - 2Y]		0	0	0	0	0	0	0	0
	[2Y - 3Y]	Hong Kong					0			0
Total		Tiong Rong								
Total							-			
[0-3M1 [3M-1Y] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										
Section Sect						_	-	_	_	_
(1Y - 2Y 1/2Y - 3Y 1/2Y 1/2Y - 3Y							· ·			
						·	-			
						·	· ·			
SY - 10Y		Japan				_	· ·			
Total				·			-			
Total							· ·			
[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y]										
3M - 1Y				-		-	-			· ·
11Y - 2Y							· ·			
[2Y-3Y]										
		11.0	0	0	0	0	0	0	0	0
[10Y - more] Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.8.	0	0	0	0	0	0	0	0
Total 0	[5Y - 10Y]		0			0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more]				-		-	-			•
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] 0 0 0 0 0 0 [3Y - 5Y] 0 0 0 0 0 0 [5Y - 10Y] 0 0 0 0 0 0 [10Y - more] 0 0 0 0 0 0							-			
[2Y-3Y] Switzerland 0							· ·			
3Y - 5Y							-			
[5Y - 10Y] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Switzerland					· ·			
[10Y - more] 0 0 0 0 0 0 0							· ·			
	Total		0	0	0	0	0	0	0	0

(in million Euro)		_							
			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	ity Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[2Y - 3Y]	and Eastern	12	0	12	12	0	0	0	0
[3Y - 5Y]	Europe	11	0	11	11	0	0	0	0
[5Y - 10Y]	countries non	6	0	6	0	0	6	0	0
[10Y - more]	EEA	3	0	3	0	0	3	0	0
Total		32	0	32	23	0	9	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]	IVIIUUIE LASI	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean		0		0	0			
[5Y - 10Y]		0 5	0	<u> </u>	0	0	0 5	0	0
[10Y - more] Total		6	0	6	0	0	6	0	0
าบเลา		0	U	0	U	U	Ō	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	711100	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		5 5	0	5	0	0	0	0	0
TOTAL		5	0	5	0	0	0	0	-0
	TOTAL EEA 30	33.230	3.391	30.328	23.295	0	3.187	23	-445

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

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

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

(in million Euro)				_					
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt (a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	ł	0 4	0	0 4	0	0	0 4	0	0
[5Y - 10Y] [10Y - more]	-	0	0	0	0	0	0	0	0
Total		4	0	4	0	0	4	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	-0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Belgium	14	0	14	14	0	0	0	0
[3Y - 5Y]	Deigiuiii	11	0	11	11	0	0	0	-0
[5Y - 10Y]		18	0	18	18	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		43	0	43	43	0	0	0	-0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	ł	0	0	0	0	0	0	0	0
[2Y - 3Y]	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Bulgaria	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y]	- , ,	0	0	0	0	0	0	0	0
[5Y - 10Y]	l	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	Одост гторавно	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	ļ	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	1	0	0	0	0	0	0	0	-0
[3M - 1Y] [1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]	LStorila	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]]	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	4	0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	-0
[1Y - 2Y]	4	0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	-	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more] Total	1	0	0	0	0	0	0	0	- 0
Total		U	U	U	U	U	U	U	-U

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt (a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	-0
[3Y - 5Y]	i idiloo	0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-2 0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		1	0	0	0	0	0	0	0
[2Y - 3Y]		8	0	8	0	0	8	0	-0
[3Y - 5Y]	Germany	5	0	0	0	0	0	0	0
[5Y - 10Y]		8	0	0	0	0	0	0	-0
[10Y - more]		3	0	0	0	0	0	0	0
Total		25	0	8	0	0	8	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0 0	0 0	0	0 0	0	0 0	0 0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		10	0	10	10	0	0	0	0
[1Y - 2Y]		8	5	8	5	0	3	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		18	5	18	15	0	3	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt (a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	iceland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Ireland	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		275	24	275	0	0	251	0	-1
[3M - 1Y]		3.667	14	3.637	123	0	3.501	1	-1
[1Y - 2Y]		2.438	100	2.368	2.235	0	33	2	0
[2Y - 3Y]	Italy	3.045	80	3.018	2.861	0	77	0	-0
[3Y - 5Y]	italy	6.522	249	6.394	4.693	0	1.452	5	321
[5Y - 10Y]		6.816	898	4.518	3.496	0	55	0	-532
[10Y - more]		12.489	1.981	12.391	9.989	0	45	11	0
Total		35.252	3.346	32.601	23.397	0	5.414	20	-214
[0 - 3M]		10	0	0 10	0 10	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	10	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Licontonaton	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	l	11 0	0	11 0	11	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	ł	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[51 - 31] [5Y - 10Y]	ł	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		11	0	11	11	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Luxombourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	1	0	0	0	0	0	0	0	0
[3W - 1Y] [1Y - 2Y]	ł	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Malta	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtotrioriariao	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	3	0	0	3	0	-0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]		11	0	11	11	0	0	0	0
[5Y - 10Y]		0	0	0	0 0	0	0	0	0
[10Y - more] Total		11	0	11	11	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	147	0	147	147	0	0	0	-0
[3Y - 5Y]	Portugai	0	0	0	0	0	0	0	0
[5Y - 10Y]		19	0	19	19	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		166	0	166	166	0	0	0	0

Residual Maturity		of which: loans and	(gross exposure	s (long) net of cash short pr where there is	RECT POSITIONS ositions of sovereign debt t a maturity matching) (1) of which: FVO	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] Total [0-3M] [3M-1Y]	0				of which: FVO			
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0 - 3M] [3M - 1Y]	0			of which: AFS banking book	(designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0 - 3M] [3M - 1Y]	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0 - 3M] [3M - 1Y]	11	0	11	11	0	0	0	0
[3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0 - 3M] [3M - 1Y]	0	0	0	0	0	0	0	0
[10Y - more] Total [0 - 3M] [3M - 1Y]	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y]	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	0	0	0	0	0	0	0	0
[3M - 1Y]	11	0	11	11	0	0	0	0
	0	0	0	0	0	0	0	0
1Y - 2Y	0	0	0	0	0	0	0	-0
	2	2	0	2 0	0	0	0	0
[2Y - 3Y] Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0
Total	2	2	2	2	0	0	0	-0
[0 - 3M]	0	0	0	0	0	0	0	0
[3M - 1Y]	0	0	0	0	0	0	0	0
[1Y - 2Y]	0	0	0	0	0	0	0	0
[2Y - 3Y] Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	1	0	0	1	0	0
[10Y - more]	0	0	0	0	0	0	0	0
Total	1	0	1	0	0	1	0	0
[0 - 3M]	0	0	0	0	0	0	0	0
[3M - 1Y]	0 163	0	0 163	0 163	0	0	0	0
[1Y - 2Y]	163	0	0	163	0	0	0	0
[2Y - 3Y] Spain	0	0	0	0	0	0	0	-0
[5Y - 5Y] [5Y - 10Y]	71	0	71	71	0	0	0	0
[10Y - more]	/ 1	0	0	0	0	0	0	0
Total	0	0	234	234	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Oweden	0	0	0	0	0	0	0	0
[5Y - 10Y]	E	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0 0	0	0	0	0
[2V 2V]		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	1
[51 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	1
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0 0	0 0	0	0	0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

Country Residual Maturity Residual Maturity Region Country Region R	(in million Euro)									
Country Region R					(gross exposure	s (long) net of cash short p	ositions of sovereign debt	EXPOSURES IN	EXPOSURES (3)	
1 1 1 1 1 1 1 1 1 1	Residual Maturity ↓						(designated at fair value through profit&loss) banking book	of which: Financial assets held for trading ⁽²⁾	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
1 1 1 1 1 1 1 1 1 1	Г 0 - 3M 1		25	0	25	25	0	0	0	0
SY - SY			0	0	0	0	0	0	0	0
3Y-5Y U.S.	[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
10Y-more	[3Y - 5Y]	riong Rong	0	0	0	0	0	0	0	0
Total			0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [3Y - 5Y] [3Y -										
13M-1Y1								-	_	_
(1Y-2Y)				·			· ·			
12Y-3Y1 13Pan 13				·		-	· ·			
							· ·			
SY - 10Y 1 10Y - more		Japan								
Total 0				·		·				-
Total							· ·			
[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y]									·	
SM - 1Y										Ţ.
117-2Y				·		-	· ·			
Sample S			0	0	0	0	0	0	0	0
[3Y - 5Y		11.9	0	0		0	0	0	0	0
[10Y - more] 0 <t< td=""><td></td><td>0.3.</td><td></td><td>·</td><td></td><td>-</td><td>· ·</td><td></td><td></td><td>0</td></t<>		0.3.		·		-	· ·			0
Total	[5Y - 10Y]									0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										
[3M-1Y] 0 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td>						-	-			
[1Y-2Y] Switzerland 0				1						
[2Y-3Y] Switzerland 0										
[3Y - 5Y] Switzerland 0										
[5Y-10Y] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Switzerland					· ·			
[10Y - more] 0 0 0 0 0 0 0 0 0				·		-	· ·			
				·		·				
	Total		0	0	0	0	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt of a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]	EEA	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	Other Central	0 11	0	0 11	0 11	0	0	0	0
[2Y - 3Y]	and eastern	11	0	11	11	0	0	0	0
[3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	1	0	1	0	0	1	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		23	0	23	22	0	1	0	0
[0 - 3M]		0	0	0	0	0	Ö	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle Last	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]		0 	0	<u> </u>	0	0	0 5	0	0
[10Y - more] Total		5 5	0	5 5	0	0	5	0	0
Total		5	U	5	U	U	5	U	U

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	EECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	7 tilloa	0	0	0	0	0	0	0	0
[5Y - 10Y]]	0	0	0	0	0	0	0	0
[10Y - more]]	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		6	0	6	0	0	1	0	0
Total		7	0	7	0	0	2	0	-0
	TOTAL EEA 30	35.791	3.353	33.123	23.900	0	5.433	20	-215

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

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

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

(in million Euro)

	31/12/12	30/06/13
RWA for credit risk	72.546	69.178
RWA Securitisation and re-securitisations	1.285	1.273
RWA Other credit risk	71.261	67.904
RWA for market risk	6.048	5.365
RWA for operational risk	8.347	9.790
RWA Transitional floors	5.887	3.148
RWA Other	0	0
Total RWA (1)	92.828	87.481