

1. CAPITAL

IT041
UNICREDIT S.p.A

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	49.293		50.615		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⁾ (-/+)	77		137		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2.979		-3.730		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-1.529		-1.796		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	46.314	10,8%	46.885	11,4%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	46.314	10,8%	46.885	11,4%	
G) Hybrid instruments not subscribed by government	2.554		2.150		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)	48.868	11,4%	49.034	11,9%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	427.127		410.871		
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	1.843		2.021		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	4.149		3.983		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	7.371		6.286		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	8.535		8.838		Articles 381 to 386 of CRR

Notes and definitions

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

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		3.159	-	4.221	19	176.939	26	427	-	489	0	7.995	21	-	-	8	-	9	
Institutions		4.046	1	58.836	235	26.399	609	1.159	-	15.091	1	10.738	832	-	-	176	-	195	
Corporates		15.666	1.466	197.062	33.789	90.975	7.124	13.460	-	107.783	217	87.131	8.469	716	-	13.342	-	4.088	
Corporates - Of Which: Specialised Lending		2.355	320	14.796	1.361	3.932	606	1.980	-	9.688	20	3.134	638	91	-	407	-	169	
Corporates - Of Which: SME		6.447	841	56.470	18.148	39.299	4.087	6.187	-	32.950	85	35.710	4.900	436	-	6.987	-	1.795	
Retail		-	-	119.919	21.954	68.461	3.561	-	-	27.080	113	45.539	4.340	-	-	11.485	-	5.872	
Retail - Secured on real estate property	42.0%	-	-	78.530	7.461	27.074	553	-	-	12.164	18	14.517	866	-	-	2.837	-	492	
Retail - Secured on real estate property - Of Which: SME	44.4%	-	-	2.711	490	6.439	355	-	-	696	6	3.616	461	-	-	142	-	153	
Retail - Secured on real estate property - Of Which: non-SME	41.8%	-	-	75.819	6.971	20.635	197	-	-	11.468	12	10.901	406	-	-	2.695	-	340	
Retail - Qualifying Revolving		-	-	5.004	512	5.276	116	-	-	746	57	3.844	148	-	-	397	-	107	
Retail - Other Retail		-	-	36.386	13.982	36.111	2.892	-	-	14.170	38	27.178	3.326	-	-	8.252	-	5.273	
Retail - Other Retail - Of Which: SME		-	-	23.747	12.567	9.810	672	-	-	9.185	21	7.934	768	-	-	7.432	-	636	
Retail - Other Retail - Of Which: non-SME		-	-	12.638	1.415	26.301	2.220	-	-	4.985	17	19.244	2.560	-	-	760	-	4.637	
Equity		611	1	-	-	2.327	33	1.556	-	-	-	2.408	59	-	-	-	-	-	
Securitisation		-	-	10.399	-	223	-	-	-	4.562	-	468	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	922	0	25.996	84	-	-	1.141	-	17.435	49	-	-	-	-	10	
TOTAL		23.481	1.468	391.358	55.997	391.319	11.437	16.602	0	156.146	331	171.713	13.770	108	716	1.256	25.012	3.464	10.175
Securitisation and re-securitisations positions deducted from capital *		-	-	418	-	94	-	-	-	5.224	-	1.179	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	1	66.420	15	-	-	-	-	2.160	21	-	-	0	-	4	
Institutions		323	-	8.584	5	7.686	332	129	-	2.277	-	5.275	428	-	-	2	-	163	
Corporates		20	-	80.510	23.353	28.462	3.836	24	-	55.374	0	24.111	4.583	-	-	8.066	-	1.353	
Corporates - Of Which: Specialised Lending		0	-	3.261	57	1.830	454	0	-	1.483	0	1.142	622	-	-	11	-	68	
Corporates - Of Which: SME		0	-	30.695	15.010	13.639	2.639	0	-	24.055	0	11.259	3.016	-	-	5.338	-	596	
Retail		-	-	71.087	19.510	19.816	2.614	-	-	14.321	0	13.733	2.913	-	-	10.128	-	3.985	
Retail - Secured on real estate property	33.9%	-	-	45.646	6.475	3.096	380	-	-	5.769	-	1.554	412	-	-	2.487	-	42	
Retail - Secured on real estate property - Of Which: SME	42.2%	-	-	429	182	2.612	324	-	-	216	-	1.327	352	-	-	-	-	35	
Retail - Secured on real estate property - Of Which: non-SME	33.5%	-	-	45.217	6.293	484	56	-	-	5.553	-	228	60	-	-	2.438	-	6	
Retail - Qualifying Revolving		-	-	95	2	1.723	65	-	-	34	0	1.181	85	-	-	1	-	22	
Retail - Other Retail		-	-	25.346	13.033	14.997	2.169	-	-	8.518	0	10.998	2.417	-	-	7.641	-	3.922	
Retail - Other Retail - Of Which: SME		-	-	21.653	12.301	4.518	568	-	-	8.165	0	3.816	667	-	-	7.296	-	434	
Retail - Other Retail - Of Which: non-SME		-	-	3.692	732	10.479	1.600	-	-	353	0	7.182	1.750	-	-	345	-	3.488	
Equity		59	-	-	-	103	26	112	-	-	-	188	52	-	-	-	-	-	
Securitisation		-	-	1.015	-	214	-	-	-	126	-	459	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	11.157	82	-	-	-	-	8.534	48	-	-	-	-	10	
TOTAL		402	0	161.195	42.869	133.858	6.905	266	0	72.097	0	54.460	8.045	-	0	692	18.196	381	5.515
Securitisation and re-securitisations positions deducted from capital *		-	-	212	-	94	-	-	-	2.644	-	1.179	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		5	-	1	-	56.660	11	-	-	-	1	-	-	-	-	-	-	-	0
Central banks and central governments																			
Institutions		278	-	10.131	-	429	0	91	-	1.568	-	76	0	-	-	-	-	-	0
Corporates		45	-	52.825	4.700	7.598	58	27	-	21.668	11	5.938	58	-	-	3.142	-	-	118
Corporates - Of Which: Specialised Lending		-	-	1.272	54	50	-	-	-	465	-	50	-	-	-	-	-	-	-
Corporates - Of Which: SME		8	-	16.465	1.779	2.291	20	3	-	5.222	4	2.296	20	-	-	953	-	-	54
Retail		-	-	29.868	1.113	2.658	27	-	-	6.165	3	1.804	22	-	-	507	-	-	56
Retail - Secured on real estate property	50,0%	-	-	22.250	467	532	7	-	-	3.715	2	205	3	-	-	119	-	-	-
Retail - Secured on real estate property - Of Which: SME	31,2%	-	-	754	34	50	1	-	-	152	0	21	0	-	-	7	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	51,1%	-	-	21.497	433	482	6	-	-	3.562	2	184	3	-	-	112	-	-	-
Retail - Qualifying Revolving		-	-	2.791	41	76	2	-	-	437	0	57	1	-	-	31	-	-	4
Retail - Other Retail		-	-	4.827	605	2.050	19	-	-	2.014	1	1.541	17	-	-	358	-	-	52
Retail - Other Retail - Of Which: SME		-	-	991	75	490	8	-	-	469	0	369	6	-	-	59	-	-	8
Retail - Other Retail - Of Which: non-SME		-	-	3.836	531	1.560	11	-	-	1.545	0	1.172	11	-	-	298	-	-	44
Equity		12	-	-	-	179	6	0	-	-	-	175	6	-	-	-	-	-	-
Securitisation		-	-	7.843	-	-	-	-	-	3.511	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	182	0	-	-	-	-	155	0	-	-	-	-	-	0
TOTAL		340	0	100.668	5.813	67.705	102	117	0	32.913	14	8.147	86	-	0	249	3.649	75	174
Securitisation and re-securitisations positions deducted from capital *		-	-	188	-	-	-	-	-	2.354	-	-	-	-	-	-	-	-	-

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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
		-	-	-	-	21.618	0	-	-	-	-	14	0	-	-	-	-	-	-
Central banks and central governments																			
Institutions		76	-	3.371	11	870	-	19	-	423	1	174	-	-	-	11	-	-	-
Corporates		2	-	23.899	1.781	3.566	121	3	-	8.743	136	3.170	111	-	-	1.229	-	-	89
Corporates - Of Which: Specialised Lending		-	-	3.146	78	-	-	-	-	430	2	-	-	-	-	19	-	-	-
Corporates - Of Which: SME		-	-	7.226	902	843	46	-	-	2.509	73	867	38	-	-	609	-	-	28
Retail		-	-	18.226	1.238	2.777	3	-	-	6.443	108	203	2	-	-	810	-	-	5
Retail - Secured on real estate property	91,0%	-	-	9.913	428	23	0	-	-	2.536	15	8	0	-	-	195	-	-	-
Retail - Secured on real estate property - Of Which: SME	61,6%	-	-	1.332	185	18	0	-	-	264	5	6	0	-	-	50	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	100,0%	-	-	8.581	243	5	-	-	-	2.272	10	2	-	-	-	144	-	-	0
Retail - Qualifying Revolving		-	-	2.117	468	1	0	-	-	275	57	1	0	-	-	364	-	-	-
Retail - Other Retail		-	-	6.197	342	253	2	-	-	3.633	36	194	2	-	-	251	-	-	5
Retail - Other Retail - Of Which: SME		-	-	1.101	192	240	1	-	-	551	20	185	1	-	-	136	-	-	3
Retail - Other Retail - Of Which: non-SME		-	-	5.096	150	12	1	-	-	3.082	16	9	1	-	-	115	-	-	2
Equity		151	-	-	-	499	-	399	-	-	-	499	-	-	-	-	-	-	-
Securitisation		-	-	1.541	-	-	-	-	-	925	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	1.725	1	-	-	-	-	1.668	1	-	-	-	-	-	0
TOTAL		229	0	47.037	3.029	28.554	124	420	0	16.535	245	5.726	114	-	0	216	2.051	168	94
Securitisation and re-securitisations positions deducted from capital *		-	-	18	-	-	-	-	-	225	-	-	-	-	-	-	-	-	-

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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
Poland	Central banks and central governments	34	-	-	-	11.360	-	8	-	-	-	-	586	-	-	-	-	-	-
	Institutions	2	-	25	-	1.840	253	1	-	8	-	650	394	-	-	-	-	-	16
	Corporates	13	-	735	47	9.932	393	11	-	193	1	9.646	407	-	-	14	-	-	467
	Corporates - Of Which: Specialised Lending	-	-	343	14	1.979	152	-	-	39	0	1.869	16	-	-	10	-	-	101
	Corporates - Of Which: SME	13	-	49	25	203	35	11	-	30	0	191	33	-	-	4	-	-	31
	Retail	-	-	1	0	10.528	208	-	-	1	0	7.349	236	-	-	-	-	-	490
	Retail - Secured on real estate property	65,5%	-	0	-	5.982	48	-	-	0	-	3.911	45	-	-	-	-	-	110
	Retail - Secured on real estate property - Of Which: SME	64,6%	-	0	-	397	12	-	-	0	-	280	12	-	-	-	-	-	33
	Retail - Secured on real estate property - Of Which: non-SME	65,6%	-	0	-	5.585	36	-	-	0	-	3.631	33	-	-	-	-	-	77
	Retail - Qualifying Revolving	-	-	0	0	0	0	-	-	0	0	0	0	-	-	-	-	-	0
	Retail - Other Retail	-	-	0	0	4.546	160	-	-	1	0	3.438	191	-	-	-	-	-	380
	Retail - Other Retail - Of Which: SME	-	-	0	-	808	35	-	-	0	-	590	43	-	-	-	-	-	108
	Retail - Other Retail - Of Which: non-SME	-	-	0	0	3.737	125	-	-	1	0	2.848	148	-	-	-	-	-	271
	Equity	-	-	-	-	10	-	-	-	-	-	10	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1.960	0	-	-	-	-	664	0	-	-	-	-	-	-
	TOTAL		49	0	761	47	35.630	854	20	0	202	1	18.906	1.038	-	0	0	14	0
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
Turkey	Central banks and central governments	-	-	26	-	5.632	-	-	-	15	-	1.735	-	-	-	-	-	-	-
	Institutions	5	-	2.098	-	2.082	-	5	-	2.124	-	953	-	-	-	-	-	-	-
	Corporates	2	-	1.573	43	8.472	51	2	-	662	0	8.470	59	-	-	9	-	-	118
	Corporates - Of Which: Specialised Lending	-	-	616	-	-	-	-	-	202	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0	-	231	-	5.239	29	0	-	151	-	5.238	32	-	-	-	-	-	78
	Retail	-	-	2	0	8.127	111	-	-	1	0	5.784	124	-	-	-	-	-	173
	Retail - Secured on real estate property	75,0%	-	1	-	777	5	-	-	0	-	272	6	-	-	-	-	-	2
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	75,0%	-	-	-	777	5	-	-	-	-	272	6	-	-	-	-	-	2
	Retail - Qualifying Revolving	-	-	-	-	3.245	32	-	-	-	-	2.434	35	-	-	-	-	-	46
	Retail - Other Retail	-	-	1	0	4.105	75	-	-	0	0	3.079	83	-	-	-	-	-	124
	Retail - Other Retail - Of Which: SME	-	-	1	0	2.685	38	-	-	0	0	2.013	42	-	-	-	-	-	66
	Retail - Other Retail - Of Which: non-SME	-	-	0	0	1.420	37	-	-	0	0	1.065	41	-	-	-	-	-	58
	Equity	-	-	-	-	1.333	-	-	-	-	-	1.333	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1.111	-	-	-	-	-	518	-	-	-	-	-	-	-
	TOTAL		7	0	3.698	43	26.756	162	7	0	2.801	0	18.794	184	-	0	0	9	2
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

2. CREDIT RISK
as of 31 December 2012

IT041
UNICREDIT S.p.A.

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Russia	Central banks and central governments	-	-	0	-	1.694	-	-	-	0	-	808	-	-	-	-	-	-	-
	Institutions	6	-	210	3	1.126	-	4	-	198	-	562	-	-	-	2	-	-	-
	Corporates	13	-	1.187	12	10.001	176	14	-	672	1	9.997	176	-	-	5	-	222	-
	Corporates - Of Which: Specialised Lending	-	-	153	-	-	-	-	-	72	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	11	-	3	-	2.110	121	12	-	1	-	2.110	121	-	-	-	-	-	35
	Retail	-	-	10	0	2.802	54	-	-	1	-	1.894	53	-	-	0	-	-	150
	Retail - Secured on real estate property	37,3%	-	-	8	-	519	2	-	-	0	-	182	1	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	39,4%	-	-	1	-	8	-	-	-	0	-	3	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	37,2%	-	-	7	-	511	2	-	-	0	-	179	1	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	65	2	-	-	-	-	49	2	-	-	-	-	-	8
	Retail - Other Retail	-	-	2	0	2.218	50	-	-	1	-	1.664	50	-	-	0	-	-	142
	Retail - Other Retail - Of Which: SME	-	-	-	-	173	0	-	-	-	-	130	0	-	-	-	-	-	1
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	2.045	50	-	-	1	-	1.534	50	-	-	0	-	-	141
	Equity	-	-	-	-	117	-	-	-	-	-	117	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	503	-	-	-	-	-	493	-	-	-	-	-	-	-
TOTAL		19	0	1.408	16	16.244	230	18	0	871	1	13.870	229	-	0	-	7	143	372
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Czech Republic	Central banks and central governments	3.112	-	-	-	447	-	419	-	-	-	20	-	-	-	-	-	-	-
	Institutions	1.294	-	209	-	1	-	186	-	70	-	0	-	-	-	-	-	-	-
	Corporates	6.261	336	967	11	837	38	5.018	-	285	1	833	38	-	162	-	6	-	49
	Corporates - Of Which: Specialised Lending	1.991	133	90	3	-	-	1.606	-	96	0	-	-	-	25	-	1	-	-
	Corporates - Of Which: SME	2.089	105	682	-	295	35	2.021	-	101	-	295	35	-	74	-	-	-	45
	Retail	-	-	2	0	1.963	30	-	-	0	0	1.156	26	-	-	0	-	-	0
	Retail - Secured on real estate property	62,6%	-	-	1	0	795	13	-	-	0	-	279	9	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	46,3%	-	-	1	-	16	1	-	-	0	-	6	1	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	63,0%	-	-	0	0	779	13	-	-	0	-	273	8	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	0	0	32	1	-	-	0	0	23	1	-	-	0	-	-	0
	Retail - Other Retail	-	-	1	-	1.135	15	-	-	0	-	854	16	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	0	-	160	3	-	-	0	-	120	3	-	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	0	-	975	12	-	-	0	-	734	13	-	-	-	-	-	0
	Equity	90	-	-	-	1	-	177	-	-	-	1	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	249	0	-	-	-	-	218	0	-	-	-	-	-	0
TOTAL		10.757	336	1.177	12	3.497	68	5.799	0	355	1	2.228	64	67	162	-	6	46	49
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	-	-	1.353	-	-	-	-	-	-	13	-	-	-	-	-	-
	Institutions	326	-	5.634	8	843	-	79	-	675	-	104	-	-	-	-	0	-	-
	Corporates	16	-	3.995	26	671	8	8	-	1.635	0	567	8	-	-	-	8	-	14
	Corporates - Of Which: Specialised Lending	-	-	385	-	-	-	-	-	154	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	2	1	13	3	-	-	1	-	13	3	-	-	-	1	-	4
	Retail	-	-	6	3	6	1	-	-	1	0	4	1	-	-	-	1	-	2
	Retail - Secured on real estate property	34,5%	-	4	1	-	-	-	-	1	0	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	79,8%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	34,4%	-	4	1	-	-	-	-	1	0	-	-	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0	-	-
	Retail - Other Retail	-	-	2	1	6	1	-	-	0	0	4	1	-	-	-	1	-	2
	Retail - Other Retail - Of Which: SME	-	-	0	-	2	0	-	-	0	-	1	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	2	1	4	1	-	-	0	0	3	0	-	-	-	1	-	2
	Equity	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	6	0	-	-	-	-	6	0	-	-	-	-	-	0
	TOTAL		342	0	9.635	36	2.879	9	87	0	2.311	0	693	9	-	0	1	9	2
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments	-	-	92	-	3.786	-	-	-	53	-	987	-	-	-	-	-	-	-
	Institutions	8	-	28	-	1.360	24	6	-	15	-	1.342	10	-	-	-	-	-	5
	Corporates	33	-	269	27	3.358	580	31	-	110	1	3.393	700	-	-	-	0	-	328
	Corporates - Of Which: Specialised Lending	0	-	37	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	29	27	1.696	198	-	-	20	1	1.725	231	-	-	-	-	-	107
	Retail	-	-	6	0	3.575	120	-	-	2	0	2.313	108	-	-	-	0	-	523
	Retail - Secured on real estate property	70,7%	-	-	0	930	14	-	-	-	-	326	7	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	26,5%	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	70,7%	-	-	0	930	14	-	-	-	-	326	7	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0	-	-
	Retail - Other Retail	-	-	6	0	2.645	106	-	-	1	0	1.987	101	-	-	-	0	-	523
	Retail - Other Retail - Of Which: SME	-	-	1	0	247	3	-	-	0	0	186	3	-	-	-	0	-	3
	Retail - Other Retail - Of Which: non-SME	-	-	5	-	2.397	103	-	-	1	-	1.801	99	-	-	-	-	-	520
	Equity	-	-	-	-	13	1	-	-	-	-	13	1	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	278	-	-	-	-	-	259	-	-	-	-	-	-	-
	TOTAL		41	0	395	27	12.368	724	37	0	180	1	8.306	819	-	0	-	0	123
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

2. CREDIT RISK
as of 31 December 2012

IT041
UNICREDIT S.p.A

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **							
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		8	-	1.632	-	107	-	0	-	1	-	21	-	-	-	-	-	-	-		
		59	1	4.811	8	665	-	11	-	1.597	-	133	-	-	-	-	-	6	-		
		-	-	5.777	470	906	7	-	-	3.182	-	838	8	-	-	-	-	98	5		
		-	-	597	430	-	-	-	-	428	-	-	-	-	-	-	-	93	-		
		-	-	97	-	126	-	-	-	142	-	126	-	-	-	-	-	-	-		
		-	-	22	2	15	2	-	-	3	0	11	1	-	-	-	-	1	2		
		32,1%	-	17	1	-	-	-	-	2	-	-	-	-	-	-	-	0	-		
		100,0%	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-		
		30,8%	-	16	1	-	-	-	-	2	-	-	-	-	-	-	-	0	-		
		-	-	0	0	1	0	-	-	0	0	0	0	-	-	-	-	0	0		
		-	-	4	0	15	2	-	-	1	-	11	1	-	-	-	-	0	2		
		-	-	1	-	0	0	-	-	0	-	0	0	-	-	-	-	-	0		
		-	-	3	0	14	2	-	-	1	-	10	1	-	-	-	-	0	2		
		39	-	-	-	0	-	75	-	-	-	0	-	-	-	-	-	-	-		
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		-	-	-	-	3	0	-	-	-	-	3	0	-	-	-	-	-	0		
				106	1	12.242	480	1.696	9	87	0	4.783	0	1.006	9	-	0	3	105	6	7
				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

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

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

** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

IT041
UNICREDIT S.p.A

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		3.017	-	8.009	9	167.394	70	342	-	519	0	8.005	72	-	-	9	-	14	
Institutions		2.693	-	58.307	188	27.132	615	817	-	13.647	1	11.103	829	-	-	158	-	197	
Corporates		15.958	1.300	193.724	34.713	82.040	6.929	13.386	-	103.818	220	79.098	8.036	666	-	13.279	-	4.085	
Corporates - Of Which: Specialised Lending		2.640	128	20.739	3.187	4.021	614	2.006	-	13.741	20	3.471	686	42	-	1.223	-	180	
Corporates - Of Which: SME		6.613	844	55.926	19.434	37.613	4.065	6.316	-	33.481	88	33.362	4.775	429	-	6.988	-	1.956	
Retail		-	-	115.065	22.743	67.073	3.154	-	-	26.043	113	45.370	3.939	-	-	11.762	-	5.789	
Retail - Secured on real estate property	42.0%	-	-	76.432	8.007	23.573	525	-	-	12.031	18	12.762	507	-	-	3.063	-	279	
Retail - Secured on real estate property - Of Which: SME	45.8%	-	-	2.586	506	6.783	377	-	-	629	6	4.882	399	-	-	169	-	118	
Retail - Secured on real estate property - Of Which: non-SME	41.7%	-	-	73.846	7.501	16.791	148	-	-	11.402	12	7.880	108	-	-	2.894	-	161	
Retail - Qualifying Revolving		-	-	4.855	515	6.116	80	-	-	709	57	4.515	123	-	-	452	-	130	
Retail - Other Retail		-	-	33.778	14.221	37.383	2.549	-	-	13.304	38	28.094	3.309	-	-	8.246	-	5.380	
Retail - Other Retail - Of Which: SME		-	-	21.797	12.977	10.045	635	-	-	8.789	21	8.253	851	-	-	7.523	-	720	
Retail - Other Retail - Of Which: non-SME		-	-	11.982	1.244	27.338	1.914	-	-	4.515	17	19.841	2.458	-	-	723	-	4.660	
Equity		652	1	-	-	2.327	44	1.784	-	-	-	2.420	82	-	-	-	-	-	
Securitisation		-	-	8.532	-	183	-	-	-	3.919	-	368	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	3.333	0	24.891	82	-	-	2.026	-	17.046	49	-	-	-	-	14	
TOTAL		22.320	1.301	386.969	57.652	371.039	10.893	16.330	0	149.972	334	163.411	13.006	173	666	1.250	25.208	2.803	10.099
Securitisation and re-securitisations positions deducted from capital *		-	-	452	-	65	-	-	-	5.650	-	809	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	1	67.765	49	-	-	-	-	2.456	71	-	-	0	-	9	
Institutions		137	-	7.141	2	10.301	351	81	-	1.679	-	5.404	440	-	-	1	-	175	
Corporates		12	-	75.574	24.741	24.251	4.343	14	-	54.870	0	21.231	5.100	-	-	8.000	-	1.483	
Corporates - Of Which: Specialised Lending		0	-	3.257	87	1.752	477	0	-	1.641	-	1.316	556	-	-	16	-	68	
Corporates - Of Which: SME		1	-	32.415	17.342	12.142	3.048	0	-	26.118	0	10.616	3.516	-	-	5.838	-	758	
Retail		-	-	67.518	20.578	18.656	2.537	-	-	14.262	0	13.455	2.922	-	-	10.397	-	4.065	
Retail - Secured on real estate property	33.7%	-	-	44.181	6.978	3.080	414	-	-	6.033	-	1.787	430	-	-	2.724	-	49	
Retail - Secured on real estate property - Of Which: SME	41.9%	-	-	414	208	2.577	362	-	-	220	-	1.525	385	-	-	56	-	41	
Retail - Secured on real estate property - Of Which: non-SME	33.3%	-	-	43.768	6.771	503	53	-	-	5.814	-	262	45	-	-	2.656	-	7	
Retail - Qualifying Revolving		-	-	89	3	1.656	43	-	-	35	0	1.145	83	-	-	1	-	24	
Retail - Other Retail		-	-	23.248	13.597	13.921	2.080	-	-	8.194	0	10.524	2.409	-	-	7.673	-	3.992	
Retail - Other Retail - Of Which: SME		-	-	19.707	12.786	4.190	529	-	-	7.784	0	3.594	722	-	-	7.324	-	481	
Retail - Other Retail - Of Which: non-SME		-	-	3.541	811	9.730	1.521	-	-	410	0	6.930	1.687	-	-	349	-	3.512	
Equity		47	-	-	-	123	38	90	-	-	-	220	75	-	-	-	-	-	
Securitisation		-	-	1.017	-	161	-	-	-	125	-	351	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	9.958	81	-	-	-	-	7.792	48	-	-	-	-	14	
TOTAL		196	0	151.250	45.322	131.215	7.398	185	0	70.936	0	50.909	8.656	0	0	701	18.399	244	5.746
Securitisation and re-securitisations positions deducted from capital *		-	-	225	-	65	-	-	-	2.810	-	809	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany		13	-	0	-	46.981	10	-	-	-	1	-	-	-	-	-	-	-	0
Central banks and central governments		13	-	0	-	46.981	10	-	-	1	-	-	-	-	-	-	-	-	0
Institutions		265	-	9.733	-	2.735	0	97	-	1.506	-	57	0	-	-	-	-	-	0
Corporates		41	-	53.308	4.547	6.344	87	28	-	19.172	10	5.351	87	-	-	3.529	-	-	113
Corporates - Of Which: Specialised Lending		-	-	4.889	878	75	-	-	-	2.188	-	75	-	-	-	411	-	-	-
Corporates - Of Which: SME		11	-	15.368	890	2.155	11	6	-	4.628	3	2.162	11	-	-	506	-	-	50
Retail		-	-	29.129	921	2.633	28	-	-	5.792	4	1.809	21	-	-	497	-	-	58
Retail - Secured on real estate property	48,9%	-	-	21.687	585	465	7	-	-	3.500	2	179	3	-	-	140	-	-	-
Retail - Secured on real estate property - Of Which: SME	30,6%	-	-	763	34	46	1	-	-	149	0	19	0	-	-	8	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	50,0%	-	-	20.924	508	419	6	-	-	3.352	2	159	3	-	-	131	-	-	-
Retail - Qualifying Revolving		-	-	2.686	45	72	2	-	-	398	0	54	1	-	-	34	-	-	4
Retail - Other Retail		-	-	4.756	291	2.096	19	-	-	1.893	1	1.576	17	-	-	323	-	-	54
Retail - Other Retail - Of Which: SME		-	-	983	5	498	7	-	-	453	1	376	5	-	-	57	-	-	8
Retail - Other Retail - Of Which: non-SME		-	-	3.774	286	1.599	12	-	-	1.440	1	1.200	12	-	-	266	-	-	46
Equity		15	-	-	-	178	6	0	-	-	-	175	6	-	-	-	-	-	-
Securitisation		-	-	6.278	-	-	-	-	-	3.096	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	154	0	-	-	-	-	141	0	-	-	-	-	-	0
TOTAL		334	0	98.448	5.468	59.025	131	125	0	29.567	14	7.531	114	0	0	237	4.026	79	171
Securitisation and re-securitisations positions deducted from capital *		-	-	177	-	-	-	-	-	2.213	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Austria		9	-	-	-	16.523	10	-	-	-	-	14	0	-	-	-	-	-	0
Central banks and central governments		9	-	-	-	16.523	10	-	-	-	-	14	0	-	-	-	-	-	0
Institutions		69	-	4.339	11	1.119	-	17	-	461	1	223	-	-	-	11	-	-	-
Corporates		1	-	23.861	1.756	3.895	125	0	-	8.274	145	3.816	130	-	-	1.241	-	-	85
Corporates - Of Which: Specialised Lending		-	-	3.231	71	-	-	-	-	344	2	-	-	-	-	29	-	-	-
Corporates - Of Which: SME		-	-	6.753	881	822	41	-	-	2.339	76	821	43	-	-	608	-	-	51
Retail		-	-	17.644	1.188	301	7	-	-	5.732	108	227	8	-	-	838	-	-	4
Retail - Secured on real estate property	90,3%	-	-	9.855	393	22	0	-	-	2.249	15	8	0	-	-	174	-	-	-
Retail - Secured on real estate property - Of Which: SME	61,0%	-	-	1.367	174	20	0	-	-	260	5	7	0	-	-	72	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	100,0%	-	-	8.488	219	2	-	-	-	1.989	10	1	-	-	-	102	-	-	-
Retail - Qualifying Revolving		-	-	2.077	467	1	0	-	-	273	57	1	0	-	-	416	-	-	0
Retail - Other Retail		-	-	5.712	328	278	7	-	-	3.209	36	218	8	-	-	248	-	-	4
Retail - Other Retail - Of Which: SME		-	-	1.103	186	267	6	-	-	551	20	210	8	-	-	142	-	-	2
Retail - Other Retail - Of Which: non-SME		-	-	4.609	143	11	0	-	-	2.659	16	8	0	-	-	106	-	-	2
Equity		150	-	-	-	487	-	401	-	-	-	487	-	-	-	-	-	-	-
Securitisation		-	-	1.237	-	-	-	-	-	698	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	1.977	1	-	-	-	-	1.943	1	-	-	-	-	-	0
TOTAL		229	0	47.080	2.956	24.302	143	418	0	15.164	255	6.710	139	0	0	205	2.090	593	89
Securitisation and re-securitisations positions deducted from capital *		-	-	50	-	-	-	-	-	628	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

IT041
UNICREDIT S.p.A

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	32	-	189	-	10.256	0	8	-	42	-	54	0	-	-	-	-	-	-
	Institutions	0	-	34	-	1.729	260	0	-	7	-	839	385	-	-	-	-	-	9
	Corporates	9	-	765	37	9.429	382	8	-	228	1	9.274	404	-	-	11	-	-	485
	Corporates - Of Which: Specialised Lending	-	-	373	18	2.123	137	-	-	45	0	2.009	130	-	-	10	-	-	112
	Corporates - Of Which: SME	9	-	67	12	206	80	8	-	30	0	192	83	-	-	1	-	-	47
	Retail	-	-	0	0	10.251	212	-	-	1	0	6.522	240	-	-	0	-	-	479
	Retail - Secured on real estate property	64,6%	-	0	-	5.983	52	-	-	0	-	3.833	47	-	-	-	-	-	115
	Retail - Secured on real estate property - Of Which: SME	64,6%	-	-	-	1.427	14	-	-	-	-	1.307	14	-	-	-	-	-	33
	Retail - Secured on real estate property - Of Which: non-SME	64,6%	-	0	-	4.556	38	-	-	0	-	2.526	34	-	-	-	-	-	82
	Retail - Qualifying Revolving	-	-	0	0	0	0	-	-	0	0	0	0	-	-	-	-	-	0
	Retail - Other Retail	-	-	0	0	4.268	159	-	-	1	0	2.689	192	-	-	0	-	-	364
	Retail - Other Retail - Of Which: SME	-	-	0	0	129	39	-	-	0	0	91	49	-	-	0	-	-	108
	Retail - Other Retail - Of Which: non-SME	-	-	0	0	4.139	121	-	-	1	0	2.597	144	-	-	0	-	-	255
	Equity	-	-	-	-	10	-	-	-	-	-	10	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1.806	-	-	-	-	-	383	-	-	-	-	-	-	-
	TOTAL		41	0	989	37	33.482	853	16	0	278	1	17.082	1.028	0	0	0	11	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Turkey	Central banks and central governments	-	-	20	-	5.560	-	-	-	11	-	1.797	-	-	-	-	-	-	-
	Institutions	3	-	2.009	-	2.172	-	3	-	2.452	-	927	-	-	-	-	-	-	-
	Corporates	2	-	1.918	42	6.446	46	1	-	835	0	6.446	52	-	-	9	-	-	124
	Corporates - Of Which: Specialised Lending	-	-	492	42	-	-	-	-	186	-	-	-	-	-	9	-	-	-
	Corporates - Of Which: SME	0	-	217	-	4.226	26	0	-	158	-	4.226	28	-	-	-	-	-	82
	Retail	-	-	2	0	10.478	121	-	-	1	0	7.476	131	-	-	0	-	-	215
	Retail - Secured on real estate property	75,0%	-	1	-	1.099	4	-	-	0	-	385	5	-	-	-	-	-	2
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	75,0%	-	-	-	1.099	4	-	-	-	-	385	5	-	-	-	-	-	2
	Retail - Qualifying Revolving	-	-	-	-	4.140	33	-	-	-	-	3.131	35	-	-	-	-	-	57
	Retail - Other Retail	-	-	1	0	5.238	85	-	-	0	0	3.961	92	-	-	0	-	-	156
	Retail - Other Retail - Of Which: SME	-	-	1	0	3.426	46	-	-	0	0	2.590	50	-	-	0	-	-	88
	Retail - Other Retail - Of Which: non-SME	-	-	0	0	1.813	39	-	-	0	0	1.371	42	-	-	0	-	-	69
	Equity	-	-	-	-	1.333	-	-	-	-	-	1.333	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	839	-	-	-	-	-	296	-	-	-	-	-	-	-
	TOTAL		5	0	3.950	43	26.828	167	4	0	3.300	0	18.276	184	0	0	0	9	2
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 ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Russia	Central banks and central governments	-	-	-	-	1.219	-	-	-	-	-	-	574	-	-	-	-	-	-
	Institutions	4	-	224	3	616	-	2	-	178	-	406	-	-	-	2	-	-	
	Corporates	4	-	3.049	12	9.935	177	7	-	1.030	1	9.932	179	-	-	5	-	212	
	Corporates - Of Which: Specialised Lending	-	-	143	-	-	-	-	-	33	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	2	-	3	-	1.973	134	3	-	0	-	1.973	136	-	-	-	-	60	
	Retail	-	-	12	-	2.916	31	-	-	1	-	1.980	27	-	-	0	-	182	
	Retail - Secured on real estate property	38,7%	-	9	-	518	7	-	-	1	-	181	3	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	42,5%	-	1	-	4	-	-	-	0	-	1	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	38,7%	-	9	-	514	7	-	-	1	-	180	3	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	86	2	-	-	-	-	64	2	-	-	-	-	10	
	Retail - Other Retail	-	-	2	-	2.312	22	-	-	0	-	1.734	22	-	-	0	-	171	
	Retail - Other Retail - Of Which: SME	-	-	-	-	180	0	-	-	-	-	135	0	-	-	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	-	2	-	2.132	22	-	-	0	-	1.599	22	-	-	0	-	171	
	Equity	-	-	-	-	110	-	-	-	-	-	110	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	472	-	-	-	-	-	469	-	-	-	-	-	-	
	TOTAL		9	0	3.285	16	15.269	209	9	0	1.208	1	13.470	206	0	0	-	7	151
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 ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Czech Republic	Central banks and central governments	2.954	-	-	-	444	-	334	-	-	-	0	-	-	-	-	-	-	-
	Institutions	1.100	-	207	-	0	0	139	-	70	-	0	0	-	-	-	-	-	0
	Corporates	6.207	299	979	11	605	41	4.994	-	311	1	593	41	159	-	6	-	52	
	Corporates - Of Which: Specialised Lending	1.927	128	99	8	-	-	1.542	-	85	1	-	-	36	-	6	-	-	
	Corporates - Of Which: SME	1.995	104	637	-	238	36	2.019	-	105	-	239	36	72	-	-	-	-	
	Retail	-	-	2	0	2.022	30	-	-	0	0	1.180	24	-	-	0	-	47	
	Retail - Secured on real estate property	62,8%	-	1	-	858	15	-	-	0	-	300	9	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	55,5%	-	1	-	12	0	-	-	0	-	4	0	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	62,9%	-	1	-	847	15	-	-	0	-	296	9	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	0	0	29	1	-	-	0	0	22	1	-	-	0	-	8	
	Retail - Other Retail	-	-	1	-	1.134	14	-	-	0	-	858	14	-	-	-	-	19	
	Retail - Other Retail - Of Which: SME	-	-	0	-	138	1	-	-	0	-	104	1	-	-	-	-	5	
	Retail - Other Retail - Of Which: non-SME	-	-	0	-	996	12	-	-	0	-	754	13	-	-	-	-	15	
	Equity	89	-	-	-	1	-	272	-	-	-	1	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	263	0	-	-	-	-	225	0	-	-	-	-	-	
	TOTAL		10.350	299	1.188	11	3.335	71	5.739	0	381	1	1.998	65	72	159	-	6	51
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	-	-	1.357	-	-	-	-	-	-	18	-	-	-	-	-	-
	Institutions	252	-	7.717	-	1.074	-	63	-	727	-	150	-	-	-	-	-	-	
	Corporates	10	-	3.220	77	955	12	8	-	1.166	0	659	12	-	-	-	8	16	
	Corporates - Of Which: Specialised Lending	-	-	442	-	-	-	-	-	183	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	3	1	13	0	-	-	3	-	13	0	-	-	-	1	1	
	Retail	-	-	10	2	5	1	-	-	2	0	4	1	-	-	-	1	2	
	Retail - Secured on real estate property	39,0%	-	7	1	-	-	-	-	1	0	-	-	-	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	79,8%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	39,0%	-	7	1	-	-	-	-	1	0	-	-	-	-	-	0	-	
	Retail - Qualifying Revolving	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0	-	
	Retail - Other Retail	-	-	3	1	5	1	-	-	1	0	4	1	-	-	-	1	2	
	Retail - Other Retail - Of Which: SME	-	-	1	0	1	0	-	-	0	-	1	0	-	-	-	0	0	
	Retail - Other Retail - Of Which: non-SME	-	-	2	1	4	0	-	-	1	0	3	0	-	-	-	1	2	
	Equity	9	-	-	-	-	-	18	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	8	0	-	-	-	-	6	0	-	-	-	-	0	
	TOTAL		270	0	10.946	80	3.400	12	89	0	1.896	0	836	13	-	0	0	9	2
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments	-	-	93	-	4.029	-	-	-	57	-	1.975	-	-	-	-	-	-	
	Institutions	7	-	43	-	1.403	0	5	-	21	-	1.364	0	-	-	-	-	5	
	Corporates	31	-	247	49	3.388	621	30	-	140	2	3.440	709	-	-	-	0	386	
	Corporates - Of Which: Specialised Lending	0	-	36	19	-	-	1	-	0	1	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	13	30	1.767	344	-	-	10	1	1.812	379	-	-	-	-	180	
	Retail	-	-	6	0	3.487	186	-	-	1	0	2.277	151	-	-	-	0	184	
	Retail - Secured on real estate property	70,7%	-	-	-	0	847	25	-	-	-	296	10	-	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	26,5%	-	-	-	0	0	-	-	-	-	0	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	70,7%	-	-	-	0	847	25	-	-	-	296	10	-	-	-	0	-	
	Retail - Qualifying Revolving	-	-	0	0	0	-	-	-	0	0	-	-	-	-	-	0	-	
	Retail - Other Retail	-	-	5	0	2.640	161	-	-	1	0	1.981	141	-	-	-	0	164	
	Retail - Other Retail - Of Which: SME	-	-	0	0	227	7	-	-	0	0	170	6	-	-	-	0	3	
	Retail - Other Retail - Of Which: non-SME	-	-	5	0	2.413	154	-	-	1	0	1.810	135	-	-	-	0	181	
	Equity	-	-	-	-	29	1	-	-	-	-	29	1	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	310	-	-	-	-	-	292	-	-	-	-	-	-	
	TOTAL		38	0	389	49	12.647	807	35	0	219	2	9.378	861	1	0	0	0	131
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		8	-	2.013	-	2	-	0	-	2	-	-	-	-	-	-	-	-	-
		27	-	3.581	-	134	0	6	-	1.436	-	27	0	-	-	-	-	-	0
		-	-	4.889	473	972	8	-	-	2.196	0	867	11	-	-	-	131	-	2
		-	-	284	488	-	-	-	-	171	-	-	-	-	-	-	127	-	-
		-	-	85	-	27	-	-	-	90	-	27	-	-	-	-	-	-	-
		-	-	31	4	12	2	-	-	5	0	9	2	-	-	-	1	-	2
		36,4%	-	26	1	-	-	-	-	3	-	-	-	-	-	-	0	-	-
		113,3%	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
		35,4%	-	25	1	-	-	-	-	3	-	-	-	-	-	-	0	-	-
		-	-	0	0	1	0	-	-	0	0	0	0	-	-	-	0	-	0
		-	-	5	3	11	2	-	-	1	-	8	2	-	-	-	0	-	2
		-	-	1	-	0	0	-	-	0	-	0	0	-	-	-	-	-	0
		-	-	4	3	11	1	-	-	1	-	8	1	-	-	-	0	-	2
		10	-	-	-	0	-	20	-	-	-	0	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	3	0	-	-	-	-	3	0	-	-	-	-	-	0
		45	0	10.514	477	1.122	10	26	0	3.639	0	905	13	-	0	0	132	11	5
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	11.134	9.231
Trading Book (excl. correlation trading)	335	235
Correlation Trading Portfolio	0	0
Total	11.469	9.466

Explanatory footnotes

4. MARKET RISK

IT041
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(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	3.386	16.344	2.952	15.880
TDI - General risk	0	6.957	0	8.006
TDI - Specific risk	3.386	9.387	2.952	7.874
Equities	0	2.805	0	5.930
Equities - General risk	0	1.024	0	3.557
Equities - Specific risk	0	1.781	0	2.373
Foreign exchange risk	0	1.379	0	2.185
Commodities risk	0	573	0	307

Explanatory footnotes

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

as of 31 December 2012

IT041
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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	1.507	1.500	1.507	0	0	3	4	0
[3M - 1Y]		626	571	626	1	35	15	0	-1
[1Y - 2Y]		150	19	112	75	32	-14	0	1
[2Y - 3Y]		430	96	430	248	50	36	4	1
[3Y - 5Y]		1.728	115	1.707	1.552	0	25	0	-2
[5Y - 10Y]		4.226	1.162	4.221	2.966	0	78	12	4
[10Y - more]		3.272	2.707	3.271	340	326	109	20	0
Total		11.939	6.171	11.875	5.182	443	253	41	3
[0 - 3M]	Belgium	25	0	25	24	0	1	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		10	0	10	0	0	10	0	1
[2Y - 3Y]		0	0	0	0	0	0	0	-3
[3Y - 5Y]		70	0	55	58	0	-4	0	-0
[5Y - 10Y]		1	0	-6	0	0	-6	0	-0
[10Y - more]		8	0	8	0	0	8	0	0
Total		114	0	92	83	0	9	0	-1
[0 - 3M]	Bulgaria	75	0	75	10	0	6	0	-0
[3M - 1Y]		2	0	2	2	0	0	0	-1
[1Y - 2Y]		52	0	52	42	0	9	0	-1
[2Y - 3Y]		136	0	136	65	1	3	0	1
[3Y - 5Y]		112	5	112	98	0	6	0	1
[5Y - 10Y]		129	17	129	101	3	3	0	-0
[10Y - more]		0	0	0	0	0	0	0	0
Total		506	23	506	317	4	28	0	-1
[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	-2
[2Y - 3Y]		0	0	0	0	0	0	0	7
[3Y - 5Y]		0	0	0	0	0	0	0	-5
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

as of 31 December 2012

IT041
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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	375	0	373	372	0	1	0	-0
[3M - 1Y]		571	8	571	324	222	17	0	0
[1Y - 2Y]		97	10	95	79	4	1	-0	-1
[2Y - 3Y]		428	2	422	401	8	11	0	-1
[3Y - 5Y]		268	2	268	199	0	67	0	-0
[5Y - 10Y]		798	1	775	733	0	41	0	0
[10Y - more]		148	7	118	137	0	-26	1	0
Total		2.686	31	2.623	2.245	235	111	1	-1
[0 - 3M]	Denmark	1	1	1	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	1	1	0	0	0	0	-0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		4	4	4	0	0	0	0	0
Total		4	4	4	0	0	0	0	-0
[0 - 3M]	Finland	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]		1	0	1	0	0	1	0	-0
[5Y - 10Y]		0	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

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	15	0	15	0	0	15	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		616	0	616	0	0	0	0	-1
[3Y - 5Y]		244	0	224	0	244	-19	0	-3
[5Y - 10Y]		16	0	-11	0	0	-11	0	2
[10Y - more]		165	0	156	0	0	156	0	0
Total		1.056	0	1.000	0	244	141	0	-1
[0 - 3M]	Germany	3.656	2.635	3.641	0	885	66	163	0
[3M - 1Y]		1.645	264	1.622	16	1.251	145	-10	0
[1Y - 2Y]		8.565	320	8.479	63	7.787	147	24	0
[2Y - 3Y]		5.088	132	5.085	0	3.199	308	23	0
[3Y - 5Y]		4.816	398	4.732	92	4.021	256	-22	0
[5Y - 10Y]		1.921	1.410	1.912	0	423	369	-172	0
[10Y - more]		3.247	2.941	3.234	0	616	44	683	0
Total		28.938	8.101	28.705	171	18.181	1.336	690	0
[0 - 3M]	Greece	5	5	5	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	5	5	0	0	0	0	0
[0 - 3M]	Hungary	794	6	793	775	0	2	0	-0
[3M - 1Y]		216	31	216	184	0	1	0	1
[1Y - 2Y]		94	2	94	83	0	7	0	-1
[2Y - 3Y]		182	0	182	165	0	10	0	-1
[3Y - 5Y]		143	32	143	96	0	14	0	-2
[5Y - 10Y]		96	71	96	9	0	8	0	0
[10Y - more]		94	74	91	0	0	-3	0	0
Total		1.618	216	1.615	1.312	0	39	0	-3

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1
[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]	Ireland	0	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		53	0	53	53	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-1
[5Y - 10Y]		0	0	0	0	0	0	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		53	0	53	53	0	0	0	-2
[0 - 3M]	Italy	7.838	3.915	7.762	2.709	0	1.087	-4	-0
[3M - 1Y]		9.182	1.659	8.982	5.278	0	2.043	3	0
[1Y - 2Y]		11.395	609	10.948	8.927	0	-47	5	-3
[2Y - 3Y]		6.903	80	6.772	5.467	20	386	5	-5
[3Y - 5Y]		5.212	217	5.063	4.874	1	-32	10	-21
[5Y - 10Y]		6.617	745	6.375	4.661	0	143	26	17
[10Y - more]		3.052	817	2.948	1.941	0	59	1.362	-5
Total		50.199	8.041	48.851	33.857	21	3.639	1.408	-17
[0 - 3M]	Latvia	6	0	6	3	0	0	0	0
[3M - 1Y]		7	0	7	7	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1
[5Y - 10Y]		6	0	6	6	0	0	0	-2
[10Y - more]		0	0	0	0	0	0	0	0
Total		21	0	21	16	0	0	0	-3

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	7	0	7	7	0	0	0	0
[3M - 1Y]		7	0	7	7	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		5	1	5	4	0	0	0	0
[3Y - 5Y]		7	0	7	7	0	0	0	-1
[5Y - 10Y]		13	13	13	0	0	0	0	-0
[10Y - more]		0	0	0	0	0	0	0	0
Total		38	14	38	25	0	0	0	-1
[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]		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]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	37	0	37	37	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		18	0	13	0	0	11	0	1
[2Y - 3Y]		3	0	3	0	0	1	0	-0
[3Y - 5Y]		2	0	2	0	0	2	0	-1
[5Y - 10Y]		1	0	-3	0	0	-3	0	0
[10Y - more]		3	0	2	0	0	2	0	0
Total		63	0	54	37	0	14	0	-0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]	Poland	2.832	4	2.832	2.440	0	2	0	-0
[3M - 1Y]		378	92	369	207	0	7	0	0
[1Y - 2Y]		1.048	174	1.039	629	0	7	0	0
[2Y - 3Y]		826	74	825	684	0	16	0	0
[3Y - 5Y]		2.286	189	2.258	1.769	0	10	0	-0
[5Y - 10Y]		2.402	911	2.380	1.070	0	31	0	-2
[10Y - more]		772	352	762	168	0	12	0	0
Total		10.544	1.797	10.465	6.967	0	86	0	-1
[0 - 3M]	Portugal	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	-2	-1
[2Y - 3Y]		0	0	0	0	0	0	29	-2
[3Y - 5Y]		29	0	29	29	0	0	0	-17
[5Y - 10Y]		0	0	0	0	0	0	0	2
[10Y - more]		0	0	-0	0	0	-0	0	0
Total		29	0	29	29	0	-0	27	-18

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	288	3	288	280	0	5	0	-0
[3M - 1Y]		138	10	138	115	0	13	0	-0
[1Y - 2Y]		239	4	239	221	0	13	0	-1
[2Y - 3Y]		236	3	236	191	0	42	0	-0
[3Y - 5Y]		55	0	55	47	0	7	0	-2
[5Y - 10Y]		82	25	81	36	0	20	0	-3
[10Y - more]		70	68	70	1	0	0	0	0
Total		1.107	113	1.106	893	0	100	0	-5
[0 - 3M]	Slovakia	35	21	35	0	0	0	0	0
[3M - 1Y]		97	0	97	90	0	0	0	-0
[1Y - 2Y]		110	0	110	109	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	-1
[3Y - 5Y]		139	0	139	139	0	0	0	-2
[5Y - 10Y]		135	0	135	128	0	0	0	0
[10Y - more]		44	0	44	44	0	0	0	0
Total		560	22	560	509	0	0	0	-3
[0 - 3M]	Slovenia	20	0	20	20	0	0	0	0
[3M - 1Y]		104	104	104	0	0	0	0	0
[1Y - 2Y]		10	2	10	4	0	5	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	-1
[3Y - 5Y]		132	5	132	121	0	0	0	-0
[5Y - 10Y]		114	26	114	79	0	2	0	0
[10Y - more]		132	129	132	2	0	0	0	0
Total		514	267	514	227	0	7	0	-1
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		1.066	0	1.066	1.066	0	0	0	-0
[1Y - 2Y]		7	0	6	0	7	-1	0	-0
[2Y - 3Y]		120	0	120	15	105	-0	0	2
[3Y - 5Y]		202	0	202	0	202	0	0	-13
[5Y - 10Y]		25	0	23	0	16	-1	0	7
[10Y - more]		0	0	0	0	0	0	-4	0
Total		1.421	0	1.418	1.081	330	-1	-4	-5

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

as of 31 December 2012

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

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	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]		3	3	3	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	3	3	0	0	0	0	0
[0 - 3M]	Japan	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	-1
[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 - 3M]	U.S.	312	0	305	0	0	305	0	0
[3M - 1Y]		0	0	-7	0	0	-7	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		53	0	47	0	0	47	0	0
[3Y - 5Y]		30	0	30	2	0	28	0	0
[5Y - 10Y]		18	0	7	0	0	7	0	0
[10Y - more]		0	0	-10	0	0	-10	0	0
Total		415	0	372	2	0	370	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	1
[2Y - 3Y]		2	2	2	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	2	2	0	0	0	1	

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		2	0	2	2	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	2	0	0	0	-0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	1.153	448	1.150	677	0	17	0	1
[3M - 1Y]		717	344	717	300	0	69	0	0
[1Y - 2Y]		1.269	527	1.269	289	0	62	0	1
[2Y - 3Y]		581	248	581	331	0	1	0	-1
[3Y - 5Y]		817	276	815	363	0	0	0	-0
[5Y - 10Y]		2.032	876	2.031	1.091	0	43	0	-4
[10Y - more]		1.285	297	1.285	556	0	16	0	0
Total		7.854	3.016	7.848	3.608	0	208	0	-3
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		11	11	11	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		11	11	11	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	21	21	21	0	0	0	0	0
[3M - 1Y]		185	182	185	0	0	0	0	0
[1Y - 2Y]		14	14	14	0	0	0	0	-1
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		10	10	10	0	0	0	0	-4
[5Y - 10Y]		13	13	13	0	0	0	0	0
[10Y - more]		20	16	20	0	0	0	0	0
Total		264	256	264	1	0	1	0	-4

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

as of 31 December 2012

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	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	-3
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		10	10	10	0	0	0	0	0
Total		10	10	10	0	0	0	0	-3
[0 - 3M]	Others	238	20	238	200	6	12	0	-0
[3M - 1Y]		47	15	47	6	0	26	0	-3
[1Y - 2Y]		639	34	639	168	389	48	0	0
[2Y - 3Y]		501	7	492	401	13	72	0	-0
[3Y - 5Y]		377	154	376	189	0	33	0	-2
[5Y - 10Y]		386	329	383	3	0	51	0	-2
[10Y - more]		578	454	578	22	0	102	0	0
Total		2.766	1.014	2.754	989	407	344	0	-7
TOTAL EEA 30		111.419	24.808	109.536	53.004	19.457	5.764	2.163	-60

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

IT041
UNICREDIT S.p.A

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	1.589	1.589	1.589	0	0	0	4	0
[3M - 1Y]		237	221	237	1	0	13	0	1
[1Y - 2Y]		137	39	134	75	0	20	2	-0
[2Y - 3Y]		320	56	314	247	7	4	1	-1
[3Y - 5Y]		2.739	193	2.663	2.458	0	-1	1	-1
[5Y - 10Y]		3.831	989	3.823	2.720	0	17	9	3
[10Y - more]		3.185	2.639	3.146	338	247	123	15	0
Total		12.037	5.725	11.906	5.839	254	175	33	3
[0 - 3M]	Belgium	3	0	3	0	0	3	0	0
[3M - 1Y]		3	0	1	0	0	1	0	1
[1Y - 2Y]		1	0	1	0	0	1	0	-2
[2Y - 3Y]		0	0	-6	0	0	-6	0	-0
[3Y - 5Y]		88	0	86	80	0	6	0	-0
[5Y - 10Y]		11	0	10	0	0	10	0	0
[10Y - more]		58	0	58	0	0	58	0	0
Total		165	0	154	80	0	74	0	-1
[0 - 3M]	Bulgaria	195	0	195	195	0	0	0	-0
[3M - 1Y]		18	0	18	11	0	7	0	-0
[1Y - 2Y]		159	0	158	90	1	0	0	0
[2Y - 3Y]		42	0	42	41	0	1	0	-0
[3Y - 5Y]		104	5	104	91	0	5	0	0
[5Y - 10Y]		128	27	128	95	0	2	0	0
[10Y - more]		8	0	8	8	0	0	0	0
Total		655	32	653	531	1	15	0	-0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-1
[2Y - 3Y]		0	0	0	0	0	0	0	5
[3Y - 5Y]		0	0	0	0	0	0	0	-3
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	289	3	287	207	68	9	0	0
[3M - 1Y]		430	8	430	232	173	17	0	-0
[1Y - 2Y]		153	7	153	110	0	36	-2	-1
[2Y - 3Y]		317	2	317	302	8	5	0	-0
[3Y - 5Y]		223	2	223	183	0	38	-0	0
[5Y - 10Y]		1.031	1	996	998	0	-4	0	0
[10Y - more]		22	7	-2	8	0	-16	1	0
Total		2.465	29	2.404	2.039	250	85	-1	-1
[0 - 3M]	Denmark	1	1	1	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	1	2	0	0	0	0	-0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		3	3	3	0	0	0	0	0
Total		4	4	4	0	0	0	0	-0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	-6	0	0	-6	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		6	0	6	0	0	6	0	0
[10Y - more]		0	0	-0	0	0	-0	0	0
Total		6	0	0	0	0	0	0	-0

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

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	2	0	1	0	0	1	0	0
[3M - 1Y]		4	0	4	0	0	4	0	0
[1Y - 2Y]		880	0	880	0	296	26	0	-1
[2Y - 3Y]		358	0	350	0	356	-6	0	-1
[3Y - 5Y]		16	0	16	10	0	6	0	1
[5Y - 10Y]		15	0	-28	0	0	-28	0	-1
[10Y - more]		214	0	211	0	0	211	0	0
Total		1.488	0	1.434	10	652	214	0	-1
[0 - 3M]	Germany	2.898	2.827	2.898	0	50	21	276	0
[3M - 1Y]		3.921	205	3.783	142	3.015	204	-28	0
[1Y - 2Y]		7.747	212	7.690	0	6.309	278	28	0
[2Y - 3Y]		7.476	204	7.473	20	6.468	343	16	0
[3Y - 5Y]		4.893	593	4.785	86	4.165	119	3	0
[5Y - 10Y]		1.742	1.219	1.673	0	174	411	-188	0
[10Y - more]		3.307	3.069	3.285	6	515	124	599	0
Total		31.984	8.330	31.588	254	20.695	1.500	706	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	1.036	73	1.036	962	0	0	0	0
[3M - 1Y]		298	0	298	296	0	0	0	-0
[1Y - 2Y]		142	1	142	127	0	8	0	1
[2Y - 3Y]		121	2	121	118	0	1	0	-2
[3Y - 5Y]		158	1	158	151	0	7	0	-1
[5Y - 10Y]		190	101	188	81	0	5	0	0
[10Y - more]		33	23	19	2	0	-13	0	0
Total		1.978	201	1.962	1.737	0	9	0	-3

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

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(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 ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		17	0	17	0	0	17	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		17	0	17	0	0	17	0	-0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		52	0	52	52	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		52	0	52	52	0	0	0	-1
[0 - 3M]	Italy	10.664	2.060	10.569	6.492	0	2.017	0	0
[3M - 1Y]		12.167	3.342	11.758	4.959	0	3.329	3	-0
[1Y - 2Y]		11.172	220	11.067	8.951	102	462	5	-4
[2Y - 3Y]		6.126	75	5.967	4.883	21	169	4	-10
[3Y - 5Y]		8.043	200	7.866	7.467	1	193	9	1
[5Y - 10Y]		6.958	793	6.868	4.808	0	434	25	6
[10Y - more]		2.913	811	2.693	1.791	0	-39	1.221	-5
Total		58.044	7.502	56.787	39.351	123	6.566	1.267	-12
[0 - 3M]	Latvia	3	0	3	3	0	0	0	0
[3M - 1Y]		3	0	3	1	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		8	0	8	8	0	0	0	0
[3Y - 5Y]		9	0	9	7	0	2	0	-3
[5Y - 10Y]		1	0	-0	0	0	-0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		24	0	22	19	0	2	0	-3

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

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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 ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		2	1	2	0	0	1	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	-1
[5Y - 10Y]		13	12	12	0	0	1	0	-0
[10Y - more]		0	0	0	0	0	0	0	0
Total		16	12	15	0	0	3	0	-1
[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]		39	0	39	0	0	39	0	0
Total		39	0	39	0	0	39	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0	

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

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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 ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	5	0	0	4	0	0
[2Y - 3Y]		15	0	14	13	0	-0	0	-1
[3Y - 5Y]		3	0	-1	0	0	-1	0	-1
[5Y - 10Y]		33	0	31	0	0	31	0	1
[10Y - more]		2	0	2	0	0	2	0	0
Total		58	0	51	13	0	35	0	-1
[0 - 3M]	Norway	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]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		1	0	1	0	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	-0
[0 - 3M]	Poland	2.316	11	2.316	2.063	0	1	0	0
[3M - 1Y]		827	87	827	537	0	9	0	0
[1Y - 2Y]		265	47	265	165	0	6	0	0
[2Y - 3Y]		795	65	788	678	0	0	0	0
[3Y - 5Y]		2.386	159	2.386	1.912	0	13	0	-0
[5Y - 10Y]		2.427	826	2.409	1.279	0	-5	0	-1
[10Y - more]		881	311	866	328	0	-9	0	0
Total		9.897	1.505	9.857	6.963	0	15	0	-1
[0 - 3M]	Portugal	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	-3	-1
[2Y - 3Y]		0	0	0	0	0	0	30	-9
[3Y - 5Y]		30	0	30	30	0	0	0	-5
[5Y - 10Y]		0	0	0	0	0	0	0	2
[10Y - more]		0	0	0	0	0	0	0	0
Total		30	0	30	30	0	0	27	-14

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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 ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	185	8	185	164	0	12	0	-0
[3M - 1Y]		255	2	255	245	0	8	0	-0
[1Y - 2Y]		137	4	137	101	0	32	0	-0
[2Y - 3Y]		319	2	318	303	0	13	0	-0
[3Y - 5Y]		95	7	95	81	0	7	0	-3
[5Y - 10Y]		170	21	170	142	0	7	0	-1
[10Y - more]		79	68	74	10	0	-4	0	0
Total		1.238	112	1.232	1.045	0	76	0	-5
[0 - 3M]	Slovakia	8	1	8	0	0	0	0	-0
[3M - 1Y]		323	1	323	323	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		38	0	38	37	0	0	0	-1
[3Y - 5Y]		125	6	125	119	0	0	0	-1
[5Y - 10Y]		318	13	318	290	0	8	0	0
[10Y - more]		56	0	56	55	0	1	0	0
Total		869	21	869	824	0	9	0	-2
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	1	0	0	0	0	0
[1Y - 2Y]		4	1	4	2	0	1	0	0
[2Y - 3Y]		102	4	102	93	0	0	0	0
[3Y - 5Y]		58	1	56	49	0	-2	0	-1
[5Y - 10Y]		56	24	56	30	0	1	0	0
[10Y - more]		128	125	128	2	0	1	0	0
Total		349	156	347	177	0	2	0	-1
[0 - 3M]	Spain	0	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		23	0	20	15	7	-2	0	1
[2Y - 3Y]		110	0	110	0	110	0	0	-6
[3Y - 5Y]		233	0	233	0	233	0	0	-1
[5Y - 10Y]		17	0	15	0	11	-1	0	1
[10Y - more]		0	0	0	0	0	0	-3	0
Total		383	0	380	15	361	-3	-3	-5

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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 ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	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]		1	0	1	0	0	1	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	-0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]	Australia	0	0	-0	0	0	-0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	3	0	3	0	3	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]		3	3	3	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		6	3	6	0	3	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0	-0
[0 - 3M]	U.S.	0	0	-0	0	0	-0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		53	0	47	0	0	47	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		28	0	18	0	0	18	0	0
[5Y - 10Y]		86	0	86	69	0	17	0	0
[10Y - more]		0	0	-9	0	0	-9	0	0
Total		169	0	142	69	0	73	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		2	2	2	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	2	2	0	0	0	0	0

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

as of 30 June 2013

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	3	0	3	0	3	0	0	-0
[3M - 1Y]		3	0	3	0	3	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	2	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	0	8	2	6	0	0	-0
[0 - 3M]	Other Central and eastern Europe countries non EEA	1.328	36	1.328	1.268	0	15	0	1
[3M - 1Y]		1.060	206	1.060	571	0	28	0	-0
[1Y - 2Y]		833	452	833	264	0	10	0	-0
[2Y - 3Y]		421	328	421	93	0	0	0	-2
[3Y - 5Y]		1.455	1.026	1.455	262	0	3	5	-6
[5Y - 10Y]		1.754	937	1.708	733	0	17	25	-1
[10Y - more]		784	225	784	127	0	4	0	0
Total		7.635	3.210	7.589	3.318	0	78	31	-7
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		11	11	11	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		11	11	11	0	0	0	0	-0
[0 - 3M]	Latin America and the Caribbean	20	19	20	0	0	0	0	-0
[3M - 1Y]		169	169	169	0	0	0	0	-0
[1Y - 2Y]		14	14	14	0	0	0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0
[3Y - 5Y]		10	10	10	0	0	0	0	-6
[5Y - 10Y]		20	17	20	0	0	0	0	0
[10Y - more]		19	18	19	0	0	-0	0	0
Total		254	249	253	1	0	0	0	-6

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

as of 30 June 2013

IT041
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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	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	-3
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		10	10	10	0	0	0	0	0
Total		10	10	10	0	0	0	0	-3
[0 - 3M]	Others	50	17	48	31	0	0	0	-0
[3M - 1Y]		739	3	739	116	546	74	0	-2
[1Y - 2Y]		244	33	244	117	35	59	0	1
[2Y - 3Y]		116	59	116	48	4	5	0	-0
[3Y - 5Y]		231	124	230	48	37	21	0	-2
[5Y - 10Y]		699	345	690	331	0	14	0	-2
[10Y - more]		553	468	552	40	0	45	0	0
Total		2.631	1.049	2.619	729	622	219	0	-6
TOTAL EEA 30		121.804	23.631	119.809	58.977	22.336	8.836	2.029	-48

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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(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	358.553	343.091
RWA Securitisation and re-securitisations	5.029	4.287
RWA Other credit risk	353.524	338.804
RWA for market risk	17.387	16.048
RWA for operational risk	51.187	51.731
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	427.127	410.871

Explanatory footnotes