

## COMUNICATO STAMPA

### INTESA SANPAOLO SUPERA LO *STRESS TEST* EUROPEO

Torino, Milano, 15 luglio 2011 – Intesa Sanpaolo ha partecipato allo stress test europeo del 2011, condotto dall’Autorità Bancaria Europea (EBA), in collaborazione con la Banca d’Italia, la Banca Centrale Europea (BCE), la Commissione Europea (CE) e il Comitato Europeo per il Rischio Sistemico (ESRB).

Intesa Sanpaolo prende atto dei comunicati sullo stress test europeo resi noti oggi dall’EBA e dalla Banca d’Italia e riconosce pienamente i risultati dell’esercizio.

Lo stress test europeo, condotto su 90 banche che rappresentano più del 65% del totale attivo del sistema bancario europeo, si propone di valutare la capacità delle banche europee di resistere a shock severi e il loro grado di adeguatezza patrimoniale a fronte di ipotetici eventi di stress in condizioni particolarmente sfavorevoli.

Le ipotesi e la metodologia dell’esercizio sono state definite con l’obiettivo di valutare l’adeguatezza patrimoniale delle banche rispetto a un Core Tier 1 Ratio di riferimento del 5 per cento (benchmark) nonché di accrescere la fiducia dei mercati circa la solidità delle banche partecipanti all’esercizio. Lo scenario avverso utilizzato nello stress test è stato definito dalla BCE e copre un orizzonte temporale di due anni (2011-2012). Lo stress test è stato condotto assumendo che lo stato patrimoniale delle banche rimanga invariato rispetto al dicembre 2010. Lo stress test non considera gli effetti derivanti dalle strategie aziendali e dalle iniziative gestionali future e non rappresenta una previsione della redditività di Intesa Sanpaolo.

Per effetto dello shock ipotizzato, nello scenario avverso il Core Tier 1 Ratio stimato su base consolidata di Intesa Sanpaolo passerebbe dal **7,9%** di fine 2010 all’ **8,9%** alla fine del 2012. Questo risultato **incorpora gli effetti dell’aumento di capitale, che ha visto l’impegno entro il 30 aprile 2011 alla sua integrale sottoscrizione e la sua integrale sottoscrizione entro il 22 giugno 2011**, ed esclude gli effetti di future azioni di rafforzamento patrimoniale pianificate da Intesa Sanpaolo.

Dettagli sui risultati osservati per Intesa Sanpaolo:

Lo stress test europeo richiede che i risultati e le debolezze identificati a seguito dell’esercizio, che saranno resi pubblici al mercato, siano utilizzati per rafforzare la solidità del sistema finanziario. Completato l’esercizio di stress, i risultati evidenziano che Intesa Sanpaolo rispetta il coefficiente patrimoniale di riferimento previsto dall’esercizio. La banca continuerà a garantire il mantenimento di un adeguato livello di patrimonializzazione.

*Nota ai redattori*

*I risultati dettagliati dello stress test sotto gli scenari di base e avverso, così come le informazioni sull’esposizione creditizia e l’esposizione verso governi centrali e amministrazioni locali di Intesa Sanpaolo, sono forniti nelle tabelle di accompagnamento alla pubblicazione basate su un formato comune predisposto dall’EBA.*

*Lo stress test è stato condotto sulla base della metodologia comune definita dall’EBA e di assunzioni chiave condivise (ad esempio, invarianza di bilancio, trattamento uniforme delle esposizioni in cartolarizzazioni) pubblicate nella Nota Metodologica dell’EBA. L’informazione relativa allo scenario di base è fornita solamente per finalità di confronto. Né lo scenario di base né quello avverso devono in alcun modo intendersi come una previsione della banca o essere confrontati con le altre informazioni pubblicate dalla banca.*

*Per maggiori dettagli sugli scenari, le ipotesi e la metodologia si veda il sito dell’EBA:*  
<http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx>

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## Risultati dello stress test europeo 2011: Sintesi <sup>(1-3)</sup>

Gruppo bancario: Intesa Sanpaolo

Situazione effettiva al 31 Dicembre 2010		milioni di EURO, %
Risultato economico prima degli accantonamenti e delle rettifiche di valore		7.003
Accantonamenti e rettifiche di valore sulle attività finanziarie e non-finanziarie del banking book		-3.072
Attività ponderate per il rischio (4)		332.132
Patrimonio Core Tier 1 (4)		26.159
Core Tier 1 ratio, % (4)		7,9%
<b>Capitale aggiuntivo necessario a raggiungere il 5% di patrimonio Core Tier 1</b>		

Risultato dello scenario avverso al 31 Dicembre 2012, senza considerare le misure di rafforzamento patrimoniale poste in essere nel 2011		%
Core Tier 1 ratio		7,4%

Risultato dello scenario avverso al 31 Dicembre 2012, considerando le misure di rafforzamento patrimoniale poste in essere entro il 30 Aprile 2011		milioni di EURO, %
Risultato economico prima degli accantonamenti e delle rettifiche di valore nei due anni (valore cumulato)		12.314
Accantonamenti e rettifiche di valore sulle attività finanziarie e non-finanziarie del banking book nei due anni (valore cumulato)		-9.883
Perdite sul portafoglio di negoziazione nei due anni (valore cumulato)		-1.197
di cui perdite dovute a svalutazioni dovute allo shock sul rischio sovrano		-554
Attività ponderate per il rischio		359.113
Patrimonio Core Tier 1		31.951
<b>Core Tier 1 ratio (%)</b>		<b>8,9%</b>
<b>Capitale aggiuntivo necessario a raggiungere il 5% di patrimonio Core Tier 1</b>		

Effetti delle misure di rafforzamento patrimoniale poste in essere entro il 30 Aprile 2011(5)		
Aumenti di capitale annunciati e vincolanti tra il 31 Dicembre 2010 e il 30 Aprile 2011 (CT1 milioni di EURO)		5.458
Effetto delle misure di sostegno pubblico annunciate e vincolanti tra il 31 Dicembre 2010 e il 30 Aprile 2011 sul coefficiente relativo al patrimonio Core Tier 1 (punti percentuali del coefficiente CT1)		0,0
Effetto dei piani di ristrutturazione obbligatori annunciati e vincolanti tra il 31 Dicembre 2010 e il 30 Aprile 2011 sul coefficiente relativo al Patrimonio Core Tier 1 (punti percentuali del coefficiente CT1)		0,0

Misure aggiuntive di rafforzamento patrimoniale adottate o pianificate	contributo al coefficiente patrimoniale in punti percentuali
Utilizzo degli accantonamenti e/o di altre riserve (incluso il rilascio di accantonamenti anticiclici)	0,0
Cessioni di attività e altre azioni manageriali effettuate entro il 30 Aprile 2011	0,3
Altre cessioni e piani di ristrutturazione, compresi i piani di ristrutturazione obbligatori non ancora approvati dalla Commissione Europea nell'ambito degli aiuti di stato per i Paesi della Unione Europea	0,0
Future emissioni di strumenti di tipo common equity pianificate (emissioni private)	0,0
Future sottoscrizioni da parte dei governi di strumenti di capitale (compresi gli strumenti ibridi)	0,0
Altri strumenti (esistenti e futuri) riconosciuti dalle autorità di vigilanza come misure appropriate di back-stop	0,0
Coefficiente patrimoniale riconosciuto dall'Autorità di vigilanza al 31 Dicembre 2012 tenuto conto di tutte le misure di rafforzamento patrimoniale attuali e future, % (6)	9,2%

### Note

(1) Lo stress test è stato condotto utilizzando la metodologia comune definita dall'EBA; essa assume, tra le varie ipotesi, che lo stato patrimoniale delle banche rimanga invariato rispetto al dicembre 2010 e incorpora i floor regolamentari transitori, nel caso in cui questi siano vincolanti (cfr. <http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx> per i dettagli sulla metodologia dell'EBA).

(2) Tutte le componenti del patrimonio e i relativi coefficienti sono riportati coerentemente con la definizione di Core Tier 1 adottata dall'EBA per le finalità dell'esercizio di stress test europeo; esse, pertanto, possono differire dalle definizioni utilizzate dalle autorità di vigilanza nazionali o da quelle utilizzate dalle banche per l'informativa al pubblico.

(3) Né lo scenario di base né quello avverso devono in alcun modo intendersi come una previsione della banca o essere confrontati con le altre informazioni pubblicate dalla banca.

(4) Ipotesi di invarianza dello stato patrimoniale della banca, con la esclusione delle azioni manageriali, dei piani di ristrutturazione obbligatori o degli aumenti di capitale successivi al 31 Dicembre 2010 (sono incluse tutte le misure di sostegno pubblico e gli aumenti di capitale interamente incassati prima del 31 Dicembre 2010).

(5) Effetti degli aumenti di capitale, delle misure di sostegno pubblico e dei piani di ristrutturazione obbligatori annunciati in modo vincolante tra il 31 Dicembre 2010 e il 30 Aprile 2011 che sono inclusi nel coefficiente relativo al patrimonio Core Tier 1 quale risultato dello stress test.

(6) Coefficiente patrimoniale riconosciuto dall'autorità di vigilanza e calcolato sulla base delle misure aggiuntive di rafforzamento patrimoniale illustrate in questa sezione. Il coefficiente è basato in misura prevalente sulla definizione adottata dall'EBA ma può comprendere misure di rafforzamento che, pur non avendo impatto sul patrimonio Core Tier 1 come definito dall'EBA, sono considerate dalle autorità di vigilanza nazionali misure adeguate di rafforzamento patrimoniale in condizioni di stress. Laddove presenti, le caratteristiche di tali misure sono spiegate nei comunicati effettuati dalle banche o dalle autorità di vigilanza nazionali. I dettagli delle misure di rafforzamento sono illustrati nel foglio n. 3 - Mitigating measures).

## Results of the 2011 EBA EU-wide stress test: Aggregate information and evolution of capital <sup>(1-4)</sup>

Name of the bank: INTESA SANPAOLO GROUP

All in million EUR, or %

**A. Results of the stress test based on the full static balance sheet assumption without any mitigating actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures fully paid in before 31 December 2010 are included)**

Capital adequacy	2010	Baseline scenario		Adverse scenario	
		2011	2012	2011	2012
Risk weighted assets (full static balance sheet assumption)	332,132	337,133	333,210	353,062	359,113
Common equity according to EBA definition	26,159	27,647	29,229	26,595	26,493
of which ordinary shares subscribed by government	0	0	0	0	0
Other existing subscribed government capital (before 31 December 2010)	0	0	0	0	0
Core Tier 1 capital (full static balance sheet assumption)	26,159	27,647	29,229	26,595	26,493
<b>Core Tier 1 capital ratio (%)</b>	<b>7.9%</b>	<b>8.2%</b>	<b>8.8%</b>	<b>7.5%</b>	<b>7.4%</b>

**B. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 31 December 2010**

Capital adequacy	2010	Baseline scenario		Adverse scenario	
		2011	2012	2011	2012
Risk weighted assets (full static balance sheet assumption)	332,132	337,133	333,210	353,062	359,113
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on RWA (+/-)		0	0	0	0
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	332,132	337,133	333,210	353,062	359,113
Core Tier 1 Capital (full static balance sheet assumption)	26,159	27,647	29,229	26,595	26,493
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on Core Tier 1 capital (+/-)		0	0	0	0
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	26,159	27,647	29,229	26,595	26,493
<b>Core Tier 1 capital ratio (%)</b>	<b>7.9%</b>	<b>8.2%</b>	<b>8.8%</b>	<b>7.5%</b>	<b>7.4%</b>

**C. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 30 April 2011**

Capital adequacy	2010	Baseline scenario		Adverse scenario	
		2011	2012	2011	2012
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	332,132	337,133	333,210	353,062	359,113
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on RWA (+/-)		0	0	0	0
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 30 April 2011		337,133	333,210	353,062	359,113
of which RWA in banking book		288,771	283,971	302,268	305,516
of which RWA in trading book		21,174	22,051	23,619	26,422
RWA on securitisation positions (banking and trading book)		13,092	14,634	18,456	24,358
Total assets after the effects of mandatory restructuring plans publicly announced and fully committed and equity raised and fully committed by 30 April 2011	576,962	576,962	576,962	576,962	576,962
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	26,159	27,647	29,229	26,595	26,493
Equity raised between 31 December 2010 and 30 April 2011		458	458	458	458
Equity raisings fully committed (but not paid in) between 31 December 2010 and 30 April 2011		5,000	5,000	5,000	5,000
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		0	0	0	0
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		0	0	0	0
Core Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		33,105	34,687	32,053	31,951
Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		37,621	39,203	36,569	36,467
Total regulatory capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		45,799	45,753	44,841	43,207
<b>Core Tier 1 capital ratio (%)</b>	<b>7.9%</b>	<b>9.8%</b>	<b>10.4%</b>	<b>9.1%</b>	<b>8.9%</b>
<b>Additional capital needed to reach a 5% Core Tier 1 capital benchmark</b>					

Profit and losses	2010	Baseline scenario		Adverse scenario	
		2011	2012	2011	2012
Net interest income	9,768	9,899	9,891	9,384	9,418
Trading income	464	697	697	269	269
of which trading losses from stress scenarios		-171	-171	-599	-599
of which valuation losses due to sovereign shock				-277	-277
Other operating income <sup>(5)</sup>	300	27	27	16	16
Operating profit before impairments	7,003	7,095	7,087	6,140	6,174
Impairments on financial and non-financial assets in the banking book <sup>(6)</sup>	-3,072	-2,809	-2,556	-4,484	-5,399
Operating profit after impairments and other losses from the stress	3,932	4,286	4,531	1,655	775
Other income <sup>(5,8)</sup>	-183	-638	-644	-556	-525
Net profit after tax <sup>(7)</sup>	2,500	1,990	2,158	224	-389
of which carried over to capital (retained earnings)	1,467	1,194	1,295	142	-389
of which distributed as dividends	1,033	796	863	83	0

Additional information	2010	Baseline scenario		Adverse scenario	
		2011	2012	2011	2012
Deferred Tax Assets <sup>(8)</sup>	5,479	5,479	5,479	5,479	5,479
Stock of provisions <sup>(9)</sup>	19,099	21,889	24,427	23,278	28,371
of which stock of provisions for non-defaulted assets	2,731	2,731	2,731	3,052	3,368
of which Sovereigns <sup>(10)</sup>	37	37	37	137	233
of which Institutions <sup>(10)</sup>	135	135	135	193	250
of which Corporate (excluding Commercial real estate)	1,119	1,119	1,119	1,191	1,262
of which Retail (excluding Commercial real estate)	1,304	1,304	1,304	1,387	1,470
of which Commercial real estate <sup>(11)</sup>	135	135	135	144	153
of which stock of provisions for defaulted assets	16,367	19,158	21,696	20,226	25,003
of which Corporate (excluding Commercial real estate)	8,688	10,417	11,933	11,180	14,033
of which Retail (excluding Commercial real estate)	6,455	7,178	7,888	7,382	8,739
of which Commercial real estate	902	1,178	1,432	1,325	1,876
Coverage ratio (%) <sup>(12)</sup>					
Corporate (excluding Commercial real estate)	40.9%	39.2%	38.3%	39.3%	38.2%
Retail (excluding Commercial real estate)	50.9%	47.0%	44.8%	46.0%	42.8%
Commercial real estate	35.1%	32.8%	32.1%	33.6%	34.2%
Loss rates (%) <sup>(13)</sup>					
Corporate (excluding Commercial real estate)	0.7%	0.7%	0.6%	1.0%	1.2%
Retail (excluding Commercial real estate)	0.7%	0.6%	0.6%	0.8%	1.1%
Commercial real estate	0.8%	0.9%	0.8%	1.4%	1.8%
Funding cost (bps)	159			264	354

#### D. Other mitigating measures (see Mitigating measures worksheet for details), million EUR <sup>(14)</sup>

All effects as compared to regulatory aggregates as reported in Section C	Baseline scenario		Adverse scenario	
	2011	2012	2011	2012
A) Use of provisions and/or other reserves (including release of countercyclical provisions), capital ratio effect <sup>(6)</sup>	0	0	0	0
B) Divestments and other management actions taken by 30 April 2011, RWA effect (+/-)	-3,000	-3,000	-3,000	-3,000
B1) Divestments and other business decisions taken by 30 April 2011, capital ratio effect (+/-)	827	827	827	827
C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, RWA effect (+/-)	0	0	0	0
C1) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, capital ratio effect (+/-)	0	0	0	0
D) Future planned issuances of common equity instruments (private issuances), capital ratio effect	0	0	0	0
E) Future planned government subscriptions of capital instruments (including hybrids), capital ratio effect	0	0	0	0
F) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, RWA effect (+/-)	0	0	0	0
F1) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, capital ratio effect (+/-)	0	0	0	0
Risk weighted assets after other mitigating measures (B+C+F)	334,133	330,210	350,062	356,113
Capital after other mitigating measures (A+B1+C1+D+E+F1)	33,932	35,513	32,880	32,778
<b>Supervisory recognised capital ratio (%) <sup>(15)</sup></b>	<b>10.2%</b>	<b>10.8%</b>	<b>9.4%</b>	<b>9.2%</b>

#### Notes and definitions

- (1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption (see <http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx> for the details on the EBA methodology).
- (2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.
- (3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.
- (4) Regulatory transitional floors are applied where binding. RWA for credit risk have been calculated in accordance with the EBA methodology assuming an additional floor imposed at a level of RWA, before regulatory transitional floors, for December 2010 for both IRB and STA portfolios.
- (5) **Other Operating Income includes: Dividends and profits (losses) on investments carried at equity; Profits (Losses) on investments held to maturity and on other investments.**  
**Other income includes: Other operating revenues (expenses); Net provisions for risks and charges; Merger and restructuring-related charges (net of tax); Effect of purchase price allocation (net of tax); Income (Loss) after tax from discontinued operations; Minority interests**
- (6) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D as other mitigating measures.
- (7) Net profit includes profit attributable to minority interests.
- (8) Deferred tax assets as referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 – a global regulatory framework for more resilient banks and banking systems".
- (9) Stock of provisions includes collective and specific provisions as well as countercyclical provisions, in the jurisdictions, where required by the national legislation.
- (10) Provisions for non-defaulted exposures to sovereigns and financial institutions have been computed taking into account benchmark risk parameters (PDs and LGDs) provided by the EBA and referring to external credit ratings and assuming hypothetical scenario of rating agency downgrades of sovereigns.
- (11) For definition of commercial real estate please refer to footnote (5) in the worksheet "4 - EADs".
- (12) Coverage ratio = stock of provisions on defaulted assets / stock of defaulted assets expressed in EAD for the specific portfolio.
- (13) Loss rate = total impairment flow (specific and collective impairment flow) for a year / total EAD for the specific portfolio (including defaulted and non-defaulted assets but excluding securitisation and counterparty credit risk exposures).
- (14) All elements are reported net of tax effects.
- (15) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 - Mitigating measures".

## Results of the 2011 EBA EU-wide stress test: Composition of capital as of 31 December 2010

Name of the bank: INTESA SANPAOLO GROUP

Situation at December 2010	December 2010		References to COREP reporting
	Million EUR	% RWA	
<b>A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)</b>	<b>28,010</b>	8.4%	COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	53,017	16.0%	COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-25,007	-7.5%	Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets <sup>(1)</sup>	311	0.1%	Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
<b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>	<b>-1,851</b>	-0.6%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,257	-0.4%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA	0	0.0%	COREP line 1.3.7 included in line 1.3.T1*
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-594	-0.2%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	<b>26,159</b>	7.9%	
Of which: ordinary shares subscribed by government	0	0.0%	Paid up ordinary shares subscribed by government
<b>D) Other Existing government support measures (+)</b>	<b>0</b>	0.0%	
<b>E) Core Tier 1 including existing government support measures (C+D)</b>	<b>26,159</b>	7.9%	Common equity + Existing government support measures included in T1 other than ordinary shares
<b>Difference from benchmark capital threshold (CT1 5%)</b>	<b>9,553</b>	2.9%	Core tier 1 including government support measures - (RWA*5%)
<b>F) Hybrid instruments not subscribed by government</b>	<b>5,016</b>	1.5%	Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
<b>Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)</b>	<b>31,175</b>	9.4%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
<b>Tier 2 Capital (Total additional own funds for general solvency purposes)</b>	<b>16,348</b>	4.9%	COREP CA 1.5
<b>Tier 3 Capital (Total additional own funds specific to cover market risks)</b>	<b>0</b>	0.0%	COREP CA 1.6
<b>Total Capital (Total own funds for solvency purposes)</b>	<b>43,802</b>	13.2%	COREP CA 1
<b>Memorandum items</b>			
Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions <u>not deducted for the computation of core tier 1</u> but deducted for the computation of total own funds	-3,721	-1.1%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds
Amount of securitisation exposures not included in RWA and <u>not deducted for the computation of core tier 1</u> but deducted for the computation of total own funds	0	0.0%	Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds
Deferred tax assets <sup>(2)</sup>	5,479	1.6%	As referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 – a global regulatory framework for more resilient banks and banking systems"
Minority interests (excluding hybrid instruments) <sup>(2)</sup>	1,067	0.3%	Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC
Valuation differences eligible as original own funds (-/+) <sup>(3)</sup>	- 464	-0.1%	COREP line 1.1.2.6

### 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.

(2) According to the Basel 3 framework specific rules apply for the treatment of these items under the Basel 3 framework, no full deduction is required for the computation of common equity.

(3) This item represents the impact in original own funds of valuation differences arising from the application of fair value measurement to certain financial instruments (AFS/FVO) and property assets after the application of prudential filters.

## Results of the 2011 EBA EU-wide stress test: Overview of mitigating measures <sup>(1-2)</sup>

Name of the bank: INTESA SANPAOLO GROUP

### Use of countercyclical provisions, divestments and other management actions

Please fill in the table using a separate row for each measure	Narrative description	Date of completion (actual or planned for future issuances)	Capital / P&L impact (in million EUR)	RWA impact (in million EUR)	Capital ratio impact (as of 31 December 2012) %
<b>A) Use of provisions and/or other reserves</b> (including release of countercyclical provisions). <sup>(3)</sup>					
<b>B) Divestments and other management actions taken by 30 April 2011</b>					
1) <i>Sell of second and final stake of Findomestic</i>	the completion of sale of Findomestic stake to BNP Paribas Group, based on the agreement announced in August 4, 2009, which established two different legally binding stages: the first stage was the selling of the first 25% stake. The sale of the residual 25% stake, based on a sale purchase mechanism contractually binding, has been closed in June 2011.	June 2011	382	0	0.1%
2) <i>Disposal of Cr La Spezia and 96 branches</i>	disposal of Cr La Spezia and 96 branches to Crédit Agricole	Cr La Spezia and 11 branches closed in March 2011; the disposal of the residual 85 branches closed in June 2011	445	-3,000	0.2%
<b>C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules</b>					
1)					
2)					

### Future capital raisings and other back stop measures

Please fill in the table using a separate row for each measure	Date of issuance (actual or planned for future issuances, dd/mm/yy)	Amount  (in million EUR)	Maturity  (dated/ undated) <sup>(4)</sup>	Loss absorbency in going concern  (Yes/No)	Flexibility of payments (capacity to  (Yes/No)	Permanence (Undated and without incentive to  (Yes/No)	Conversion clause (where appropriate)			
							Nature of conversion  (mandatory/ discretionary)	Date of conversion  (at any time/from a specific date: dd/mm/yy)	Triggers  (description of the triggers)	Conversion in common equity  (Yes/No)
<b>D) Future planned issuances of common equity instruments (private issuances)</b>										
<b>E) Future planned government subscriptions of capital instruments (including hybrids)</b>										
1) <i>Denomination of the instrument</i>										
2)										
<b>F) Other (existing and future) instruments recognised as back stop measures by national supervisory authorities (including hybrids)</b>										
1) <i>Denomination of the instrument</i>										
2)										

### Notes and definitions

(1) The order of the measures follows the order of mitigating measures reported in the Section D of the worksheet "1 - Aggregate information".

(2) All elements are reported net of tax effects.

(3) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D of the worksheet "1- Aggregate information" as other mitigating measures and explained in this worksheet.

(4) If dated please insert the maturity date (dd/mm/yy) otherwise specify undated.

Results of the 2011 EBA EU-wide stress test: Credit risk exposures (EAD - exposure at default), as of 31 December 2010, mIn EUR, <sup>(1-5)</sup>

Name of the bank:  
INTESA SANPAOLO  
GROUP

All values in million EUR, or %

	Non-defaulted exposures										Defaulted exposures (excluding sovereign)	Total exposures <sup>(7)</sup>
	Institutions	Corporate (excluding commercial real estate)	Retail (excluding commercial real estate)					Commercial Real Estate				
			of which Residential mortgages	of which Revolving	of which SME	of which other	Loan to Value (LTV) ratio (%) <sup>(6)</sup>					
								Loan to Value (LTV) ratio (%) <sup>(6)</sup>				
Austria	358	328	7	0	45	0	0	6	0	0	25	721
Belgium	678	996	2	2	62	0	0	0	0	26	2	1,734
Bulgaria	1	32	0	0	0	0	0	0	0	0	0	33
Cyprus	3	57	0	0	0	0	0	0	0	0	38	122
Czech Republic	51	96	0	0	40	0	0	0	0	0	31	206
Denmark	428	142	2	1	69	0	0	1	0	0	0	572
Estonia	0	0	0	0	78	0	0	0	0	0	0	0
Finland	62	184	0	0	54	0	0	0	0	0	0	264
France	23,152	5,044	9	6	55	0	1	3	0	0	84	28,469
Germany	3,140	4,282	15	6	46	0	0	9	0	59	85	7,710
Greece	28	375	0	0	0	0	0	0	0	0	10	912
Hungary	303	3,746	2,198	1,862	53	0	55	281	893	87	1,863	9,696
Iceland	0	0	0	0	0	0	0	0	0	0	0	0
Ireland	59	995	3	3	47	0	0	0	0	0	2	1,222
Italy	49,310	154,152	99,137	59,924	50	0	18,719	20,494	26,823	51	31,475	418,126
Latvia	8	0	0	0	0	0	0	0	0	0	0	91
Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0
Lithuania	0	25	0	0	0	0	0	0	0	0	0	25
Luxembourg	1,546	2,407	1	1	51	0	0	0	0	0	59	5,076
Malta	36	135	1	1	52	0	0	0	0	0	0	172
Netherlands	567	4,266	7	7	62	0	0	0	0	44	28	4,877
Norway	404	309	2	1	44	0	0	0	0	0	8	715
Poland	80	411	1	1	29	0	0	0	0	0	1	573
Portugal	906	539	0	0	0	0	0	0	0	5	2	1,574
Romania	106	285	264	46	70	0	147	71	0	0	27	899
Slovakia	104	3,900	3,806	2,679	55	0	196	932	0	0	410	11,237
Slovenia	293	1,364	913	283	45	0	52	577	0	0	99	2,998
Spain	1,325	4,433	3	2	44	0	0	1	0	0	16	6,556
Sweden	375	796	0	0	59	0	0	0	0	0	0	1,214
United Kingdom	10,661	7,132	48	25	50	0	0	23	14	29	231	18,778
United States	2,100	12,824	15	12	50	0	1	2	0	46	67	15,950
Japan	113	584	0	0	10	0	0	0	0	0	5	750
Other non EEA non Emerging countries	0	0	0	0	0	0	0	0	0	0	0	0
Asia	3,291	1,835	2	1	54	0	0	1	0	0	28	5,332
Middle and South America	1,072	1,705	22	7	52	0	1	14	0	78	53	2,884
Eastern Europe non EEA	3,671	8,540	4,790	1,849	54	0	2	2,939	2	16	1,312	19,688
Others	5,680	7,521	1,890	86	54	0	45	1,759	57	16	1,122	17,685
<b>Total</b>	<b>109,909</b>	<b>229,440</b>	<b>113,139</b>	<b>66,805</b>	<b>50</b>	<b>0</b>	<b>19,220</b>	<b>27,114</b>	<b>27,790</b>	<b>51</b>	<b>37,075</b>	<b>586,863</b>

#### Notes and definitions

(1) EAD - Exposure at Default or exposure value in the meaning of the CRD.

(2) The EAD reported here are based on the methodologies and portfolio breakdowns used in the 2011 EU-wide stress test, and hence may differ from the EAD reported by banks in their Pillar 3 disclosures, which can vary based on national regulation. For example, this would affect breakdown of EAD for real estate exposures and SME exposures.

(3) Breakdown by country and macro area (e.g. Asia) when EAD >=5%. In any case coverage 100% of total EAD should be ensured (if exact mapping of some exposures to geographies is not possible, they should be allocated to the group "others").

(4) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: <http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm>

(5) Residential real estate property which is or will be occupied or let by the owner, or the beneficial owner in the case of personal investment companies, and commercial real estate property, that is, offices and other commercial premises, which are recognised as eligible collateral in the meaning of the CRD, with the following criteria, which need to be met:

(a) the value of the property does not materially depend upon the credit quality of the obligor. This requirement does not preclude situations where purely macro economic factors affect both the value of the property and the performance of the borrower; and

(b) the risk of the borrower does not materially depend upon the performance of the underlying property or project, but rather on the underlying capacity of the borrower to repay the debt from other sources. As such, repayment of the facility does not materially depend on any cash flow generated by the underlying property serving as collateral.

(6) Loan to value ratio - ratio of EAD to the market value of real estate used as collateral for such exposures. Given the different methodologies applied to assessing the value, the bank is required to explain the computation of the ratio. In particular

(a) whether collateral values is marked-to-market or any other valuation method is used, (b) whether the amount has been adjusted for principal repayments, and (c) how guarantees other than the underlying property are treated.

**Definition of Loan to Value ratio used: a) the value of mortgage collateral is the result of a revaluation conducted monthly based on the fair value of market indices (see other explanatory phrases on Pillar 3, in the descriptive parts of tables 6 and 8);**

**b) the amount of exposure at the numerator of the ratio is the residual debt and the fair value of the properties is affected by the abovementioned revaluation / devaluation of the property as collateral. The LTV is therefore not reported all'origination the loan but it is based on actual value at 12 2010.**

**c) any other personal or financial guarantees can be used as collateral covered by mortgage exposure, but these do not enter into the calculation of the denominator of the LTV (we do not use the so-called "safeguards," which refers to the 263 for the STD).**

(7) Total exposures is the total EAD according to the CRD definition based on which the bank computes RWA for credit risk. Total exposures, in addition to the exposures broken down by regulatory portfolios in this table, include EAD for securitisation transactions, counterparty credit risk, sovereigns, guaranteed by sovereigns, public sector entities and central banks.



Results of the 2011 EBA EU-wide stress test: Exposures to sovereigns (central and local governments), as of 31 December 2010, mln EUR <sup>(1,2)</sup>

Name of the bank: INTESA SANPAOLO GROUP

All values in million EUR

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book <sup>(3)</sup>		
3M	Austria	16	0	16	0	0	16	0	0
1Y		13	0	13	0	0	13	0	0
2Y		1	0	0	1	0	0	0	0
3Y		4	0	2	3	0	0	0	0
5Y		16	0	16	0	0	16	0	0
10Y		9	0	0	0	0	0	0	0
15Y		4	0	4	0	0	2	0	0
		63	0	50	4	0	46	0	0
3M	Belgium	1	0	1	0	0	1	0	0
1Y		2	0	2	0	0	2	0	0
2Y		31	0	31	30	0	0	0	0
3Y		0	0	0	0	0	0	0	1
5Y		6	0	5	5	0	0	0	-1
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		40	0	39	36	0	3	1	0
3M	Bulgaria	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	-1
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	-1	0
3M	Cyprus	6	6	6	0	0	0	0	0
1Y		5	5	5	0	0	0	0	0
2Y		5	5	5	0	0	0	0	0
3Y		5	5	5	0	0	0	0	0
5Y		3	3	3	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		24	24	24	0	0	0	0	0
3M	Czech Republic	0	0	0	0	0	0	0	0
1Y		1	1	1	0	0	0	0	0
2Y		7	7	7	0	0	0	0	0
3Y		3	3	2	0	0	0	0	0
5Y		6	6	6	0	0	0	0	0
10Y		37	5	32	27	0	0	0	0
15Y		3	3	3	0	0	0	0	0
		58	26	51	27	0	0	0	0
3M	Denmark	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Estonia	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Finland	0	0	0	0	0	0	0	0
1Y		1	1	1	0	0	0	0	0
2Y		5	5	5	0	0	0	0	0
3Y		2	2	2	0	0	0	0	0

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book <sup>(3)</sup>		
5Y	Finland	4	4	4	0	0	0	0	
10Y	Finland	4	4	4	0	0	0	0	
15Y	Finland	2	2	2	0	0	0	0	
		18	18	18	0	0	0	0	
3M	France	2	0	2	0	0	2	0	
1Y	France	4	0	3	0	0	3	0	
2Y	France	24	0	2	0	1	1	0	
3Y	France	12	0	0	3	0	0	0	
5Y	France	2	0	0	0	0	0	1	
10Y	France	99	97	82	0	0	0	0	
15Y	France	21	18	19	0	0	1	0	
		164	115	109	3	1	8	1	
3M	Germany	46	0	35	34	0	1	0	
1Y	Germany	27	0	17	0	0	17	0	
2Y	Germany	175	0	95	82	1	12	0	
3Y	Germany	82	0	0	21	0	0	0	
5Y	Germany	200	85	71	0	0	0	2	
10Y	Germany	59	0	1	0	0	1	0	
15Y	Germany	1	0	0	0	0	0	0	
		590	85	220	136	1	32	2	
3M	Greece	202	0	202	0	0	202	0	
1Y	Greece	1	0	0	0	0	0	0	
2Y	Greece	0	0	0	0	0	0	0	
3Y	Greece	0	0	0	0	0	0	0	
5Y	Greece	54	42	54	12	0	0	9	
10Y	Greece	0	0	0	0	0	0	0	
15Y	Greece	363	138	363	224	0	0	0	
		620	180	619	236	0	203	9	
3M	Hungary	203	2	203	197	0	4	0	
1Y	Hungary	27	7	26	18	0	1	0	
2Y	Hungary	42	39	42	3	0	0	0	
3Y	Hungary	43	20	43	0	0	2	0	
5Y	Hungary	155	83	153	38	0	32	1	
10Y	Hungary	80	66	74	0	0	9	0	
15Y	Hungary	233	233	233	0	0	0	0	
		782	449	775	256	0	48	0	
3M	Iceland	0	0	0	0	0	0	0	
1Y	Iceland	0	0	0	0	0	0	0	
2Y	Iceland	0	0	0	0	0	0	0	
3Y	Iceland	0	0	0	0	0	0	0	
5Y	Iceland	0	0	0	0	0	0	0	
10Y	Iceland	0	0	0	0	0	0	0	
15Y	Iceland	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	
3M	Ireland	1	0	1	0	0	1	0	
1Y	Ireland	0	0	0	0	0	0	0	
2Y	Ireland	0	0	0	0	0	0	0	
3Y	Ireland	0	0	0	0	0	0	0	
5Y	Ireland	0	0	0	0	0	0	0	
10Y	Ireland	113	0	113	113	0	0	0	
15Y	Ireland	0	0	0	0	0	0	0	
		114	0	114	113	0	1	0	
3M	Italy	17,714	833	17,185	4,243	0	12,022	0	
1Y	Italy	9,865	2,417	9,337	3,067	3	3,385	-28	
2Y	Italy	2,826	1,773	2,461	740	2	0	-1	
3Y	Italy	5,162	3,228	4,870	1,487	0	170	1	
5Y	Italy	8,167	6,649	7,713	840	66	191	17	
10Y	Italy	6,648	5,756	6,413	553	135	0	39	
15Y	Italy	9,770	8,537	9,643	773	0	22	-37	
		60,152	29,193	57,622	11,702	207	15,790	19	
3M	Latvia	1	1	1	0	0	0	0	
1Y	Latvia	2	2	2	0	0	0	0	
2Y	Latvia	14	14	14	0	0	0	0	
3Y	Latvia	7	7	6	0	0	0	0	
5Y	Latvia	13	13	13	0	0	0	0	
10Y	Latvia	36	36	35	0	0	0	0	

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book <sup>(3)</sup>		
15Y		6	6	6	0	0	0	0	
		79	79	77	0	0	0	0	
3M		0	0	0	0	0	0	0	
1Y		0	0	0	0	0	0	0	
2Y		0	0	0	0	0	0	0	
3Y	Liechtenstein	0	0	0	0	0	0	0	
5Y		0	0	0	0	0	0	0	
10Y		0	0	0	0	0	0	0	
15Y		0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	
3M		0	0	0	0	0	0	0	
1Y		0	0	0	0	0	0	0	
2Y		0	0	0	0	0	0	0	
3Y	Lithuania	0	0	0	0	0	0	0	
5Y		0	0	0	0	0	0	0	
10Y		20	0	20	20	0	0	0	
15Y		0	0	0	0	0	0	0	
		20	0	20	20	0	0	0	
3M		0	0	0	0	0	0	0	
1Y		0	0	0	0	0	0	0	
2Y		0	0	0	0	0	0	0	
3Y	Luxembourg	0	0	0	0	0	0	0	
5Y		0	0	0	0	0	0	0	
10Y		0	0	0	0	0	0	0	
15Y		0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	
3M		0	0	0	0	0	0	0	
1Y		0	0	0	0	0	0	0	
2Y		0	0	0	0	0	0	0	
3Y	Malta	0	0	0	0	0	0	0	
5Y		0	0	0	0	0	0	0	
10Y		0	0	0	0	0	0	0	
15Y		0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	
3M		2	0	2	0	0	2	0	
1Y		0	0	0	0	0	0	0	
2Y		2	0	2	0	0	2	0	
3Y	Netherlands	2	0	2	0	0	2	0	
5Y		4	0	3	3	0	0	0	
10Y		0	0	0	0	0	0	0	
15Y		0	0	0	0	0	0	0	
		11	0	10	3	0	7	0	
3M		0	0	0	0	0	0	0	
1Y		0	0	0	0	0	0	0	
2Y		0	0	0	0	0	0	0	
3Y	Norway	0	0	0	0	0	0	0	
5Y		0	0	0	0	0	0	0	
10Y		0	0	0	0	0	0	0	
15Y		0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	
3M		153	0	153	0	0	153	0	
1Y		24	0	24	0	0	24	0	
2Y		0	0	0	0	0	0	0	
3Y	Poland	14	14	14	0	0	0	0	
5Y		36	13	35	20	0	1	0	
10Y		29	25	25	0	0	0	0	
15Y		19	19	19	0	0	0	0	
		276	71	271	20	0	179	0	
3M		1	0	1	0	0	0	0	
1Y		1	1	0	0	0	0	0	
2Y		6	6	6	0	0	0	0	
3Y	Portugal	5	3	5	0	0	2	0	
5Y		6	6	5	0	0	0	1	
10Y		50	5	50	45	0	0	0	
15Y		3	3	3	0	0	0	0	
		73	25	70	45	0	3	1	



Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book <sup>(3)</sup>		
		849	0	849	0	0	849	0	
3M		333	0	333	0	0	333	0	
1Y		542	6	542	0	0	536	0	
2Y		10	10	10	0	0	0	0	
3Y	Other non EEA non Emerging countries	300	216	299	0	0	84	0	
5Y		63	46	63	0	0	17	0	
10Y		87	59	87	27	0	0	0	
15Y		0	0	0	0	0	0	0	
		1,335	337	1,334	27	0	970	0	
3M		4	0	4	0	0	4	0	
1Y		0	0	0	0	0	0	0	
2Y		0	0	0	0	0	0	0	
3Y	Asia	3	1	3	0	0	2	0	
5Y		2	0	0	0	0	0	0	
10Y		2	0	0	0	0	0	0	
15Y		0	0	0	0	0	0	0	
		12	2	7	0	0	6	0	
3M		38	0	38	0	0	38	0	
1Y		3	0	1	0	0	1	0	
2Y		3	1	2	0	0	1	0	
3Y	Middle and South America	18	13	16	0	0	3	0	
5Y		15	3	5	1	0	2	0	
10Y		12	4	5	0	0	2	0	
15Y		18	0	4	2	0	2	0	
		107	21	73	3	0	49	0	
3M		542	0	542	304	0	20	0	
1Y		428	10	428	37	0	7	0	
2Y		129	17	126	53	0	0	0	
3Y	Eastern Europe non EEA	651	351	648	0	0	0	0	
5Y		283	74	269	32	0	0	0	
10Y		120	97	117	2	0	12	0	
15Y		10	0	9	5	0	5	0	
		2,162	548	2,141	432	0	45	0	
3M		431	0	431	3	0	218	0	
1Y		418	6	418	0	0	412	0	
2Y		25	11	25	0	0	0	0	
3Y	Others	243	228	243	16	0	0	0	
5Y		96	48	96	29	0	0	0	
10Y		89	63	89	27	0	0	0	
15Y		70	0	70	33	0	0	0	
		1,374	356	1,373	108	0	630	0	
	<b>TOTAL</b>	<b>73,583</b>	<b>32,503</b>	<b>70,388</b>	<b>14,640</b>	<b>209</b>	<b>19,218</b>	<b>466</b>	<b>13</b>

**Notes and definitions**

(1) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: <http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm>

(2) The exposures reported in this worksheet cover only exposures to central and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees (such exposures are however included in the total EAD reported in the worksheet "4 - EADs").

(3) According to the EBA methodologies, for the trading book assets banks have been allowed to offset only cash short positions having the same maturities (paragraph 202 of the Methodological note).