

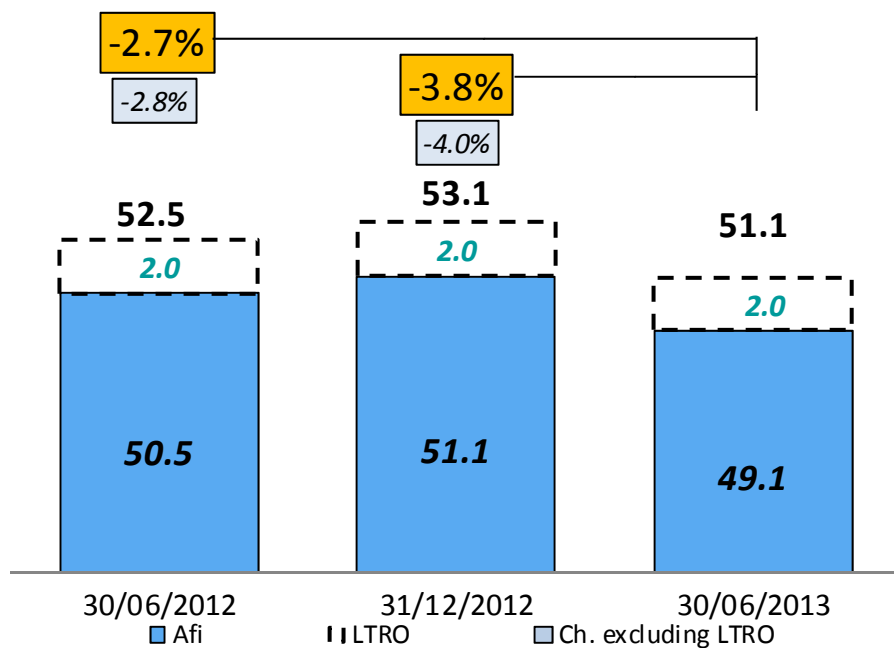
BANCA CARIGE GROUP

1H13 Results

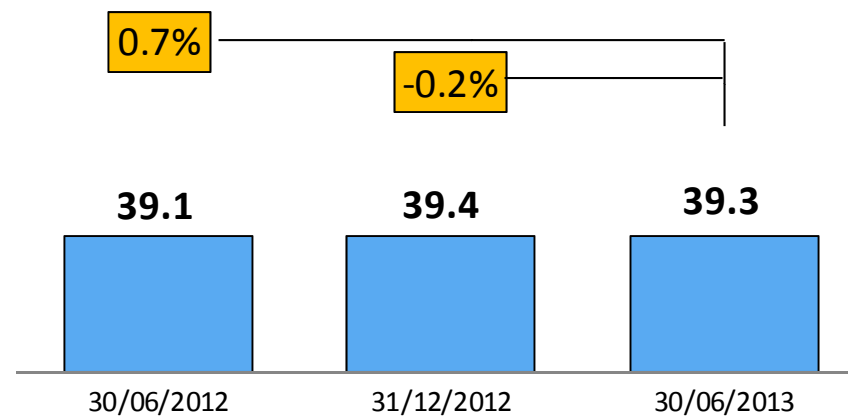
1 august 2013

€ b

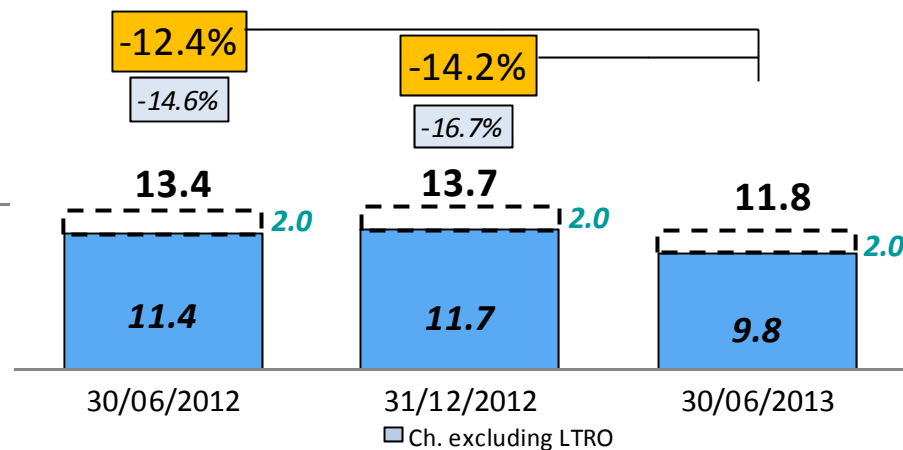
TOTAL DEPOSITS + LTRO



RETAIL

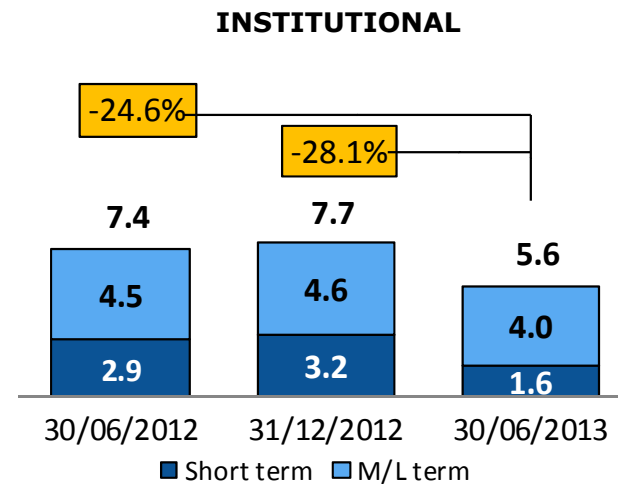
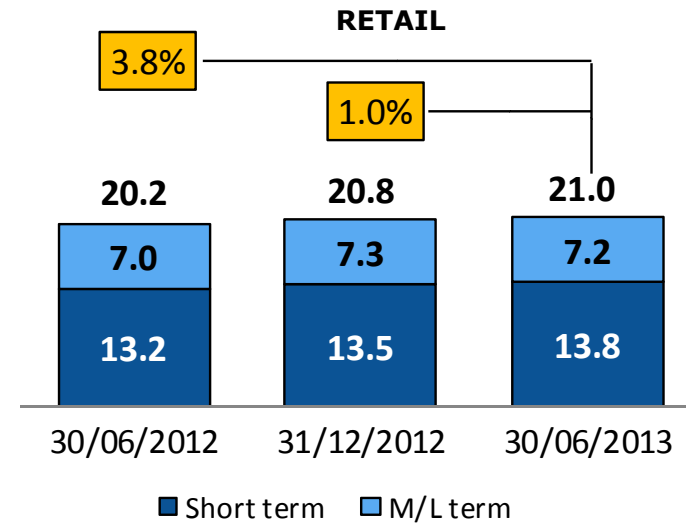
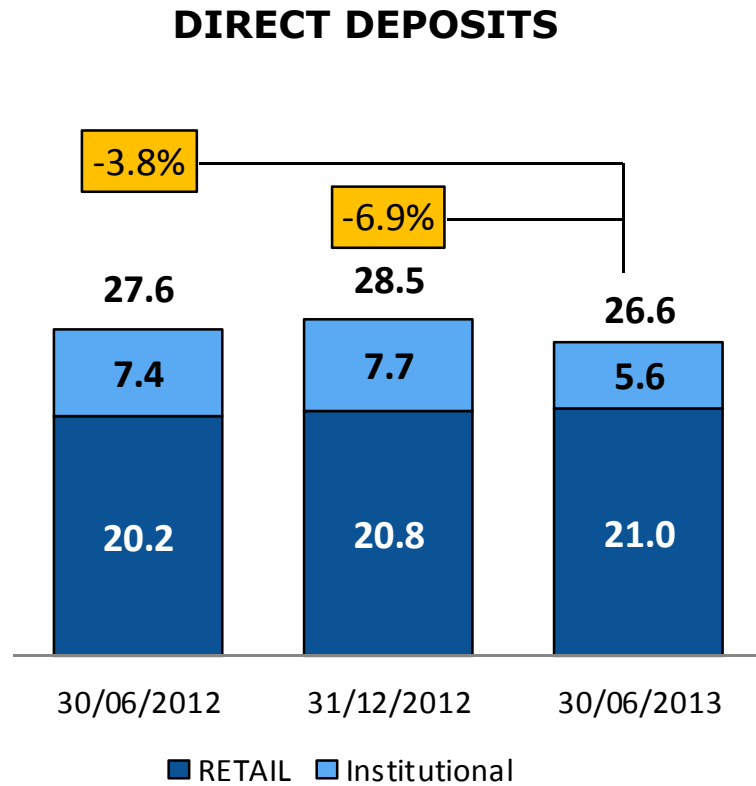


INSTITUTIONAL



Direct deposits

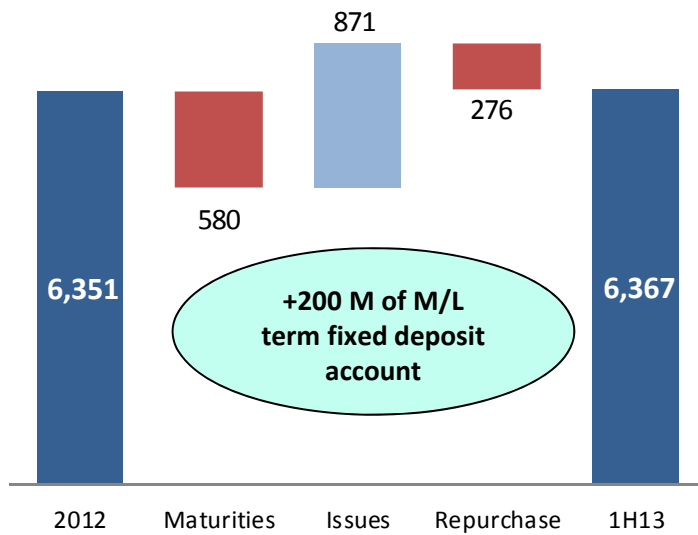
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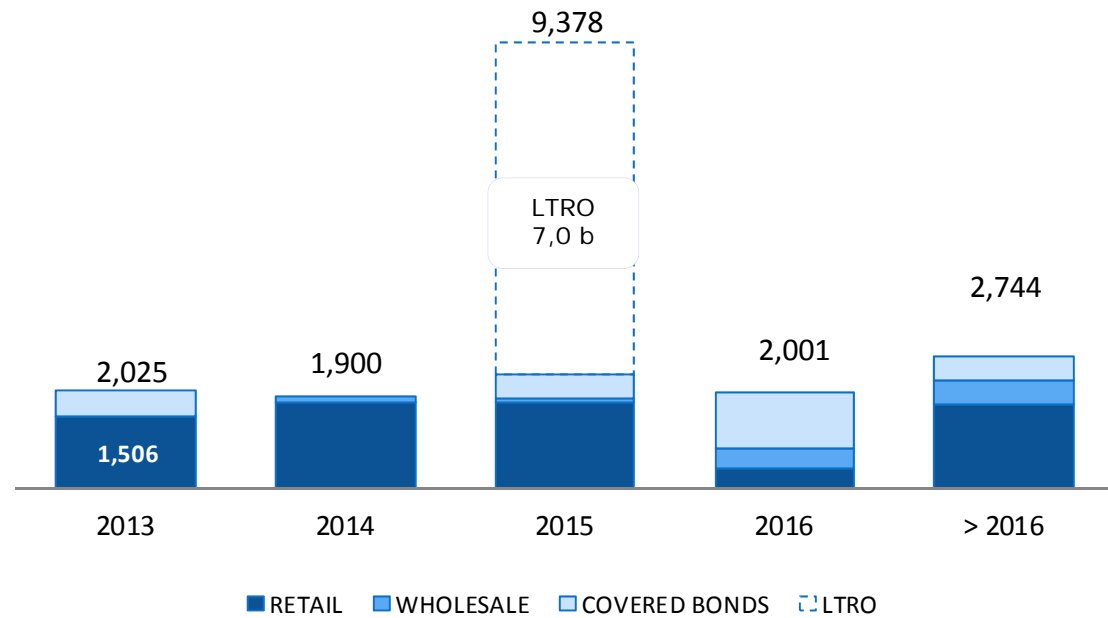
Funding maturities

€ m

RETAIL 1H13



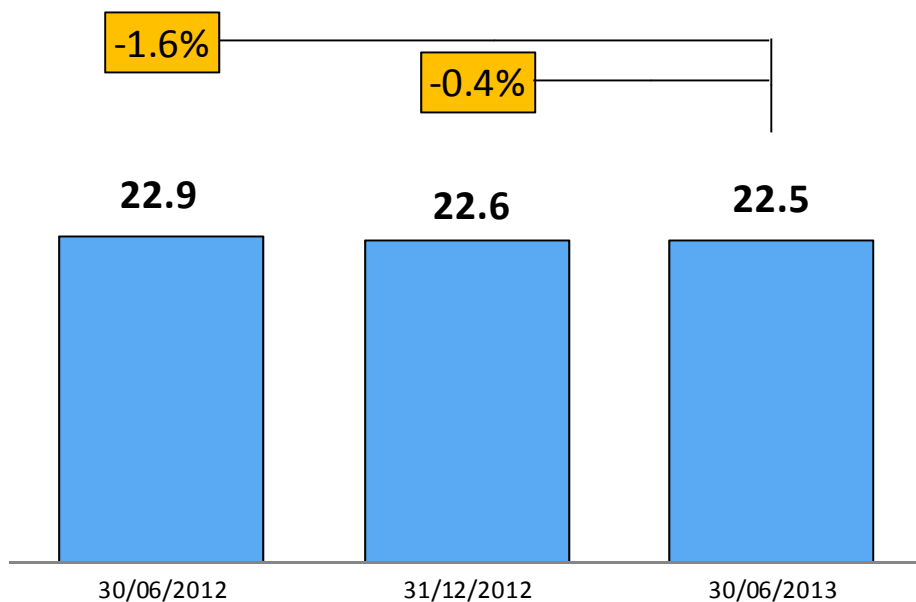
RETAIL AND WHOLESALE MATURITIES



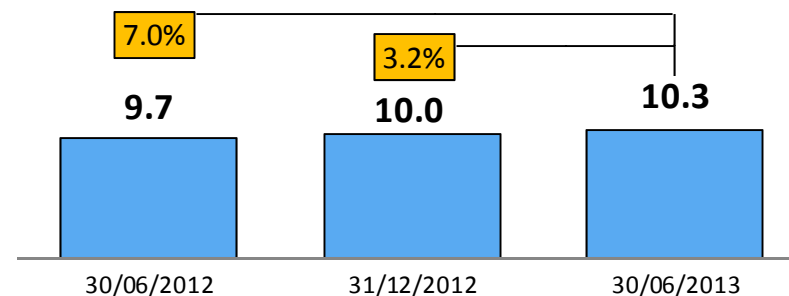
Indirect deposits

€ b

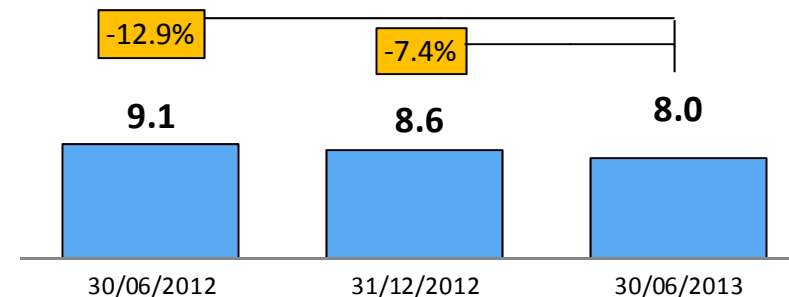
INDIRECT DEPOSITS



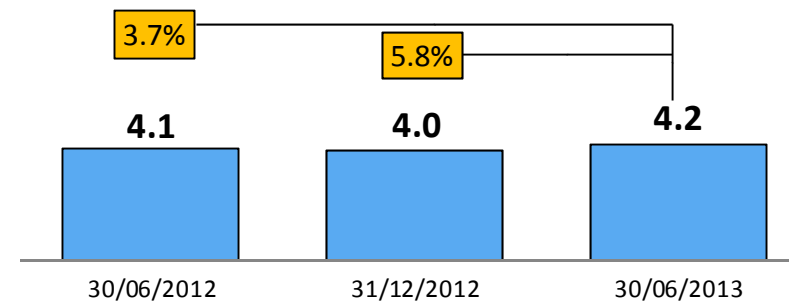
ASSETS UNDER MANAGEMENT



ASSETS IN CUSTODY



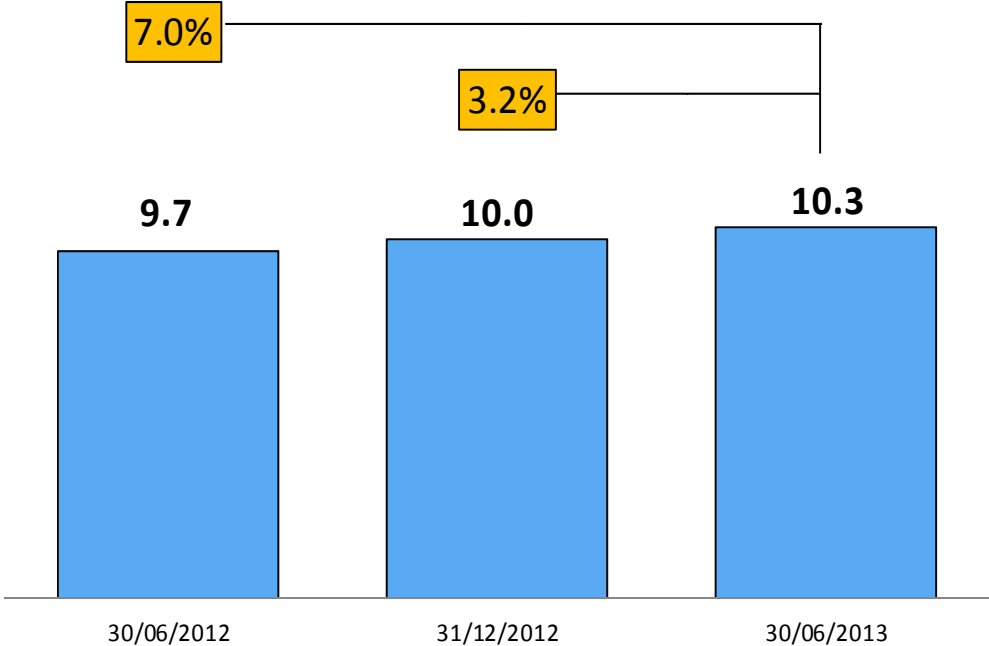
INS. COMPANIES AUM



Assets under management

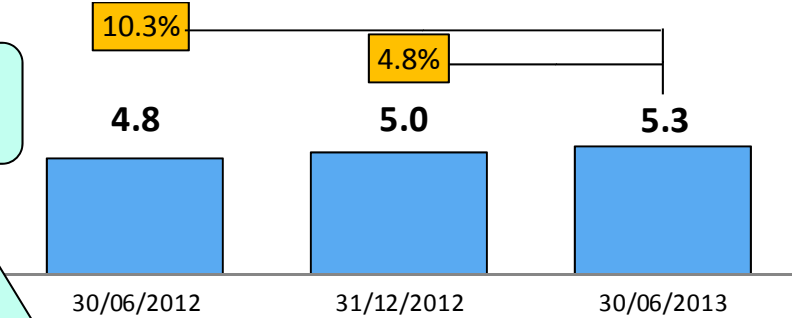
€ b

ASSETS UNDER MANAGEMENT

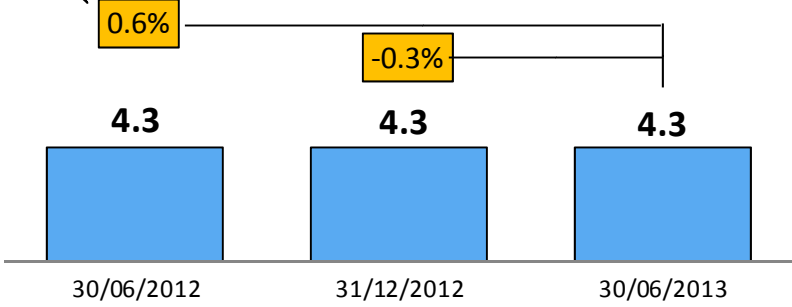


Insurance products subscribed
 305.8 m in 1H13; 432.4 m in
 2012 and 202.5 m in 1H12

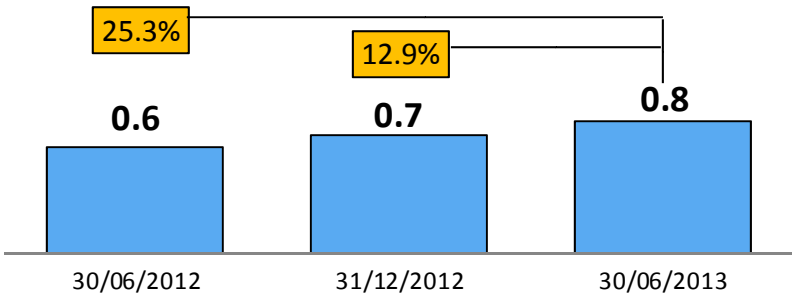
MUTUAL FUNDS



BANCASSURANCE PRODUCTS

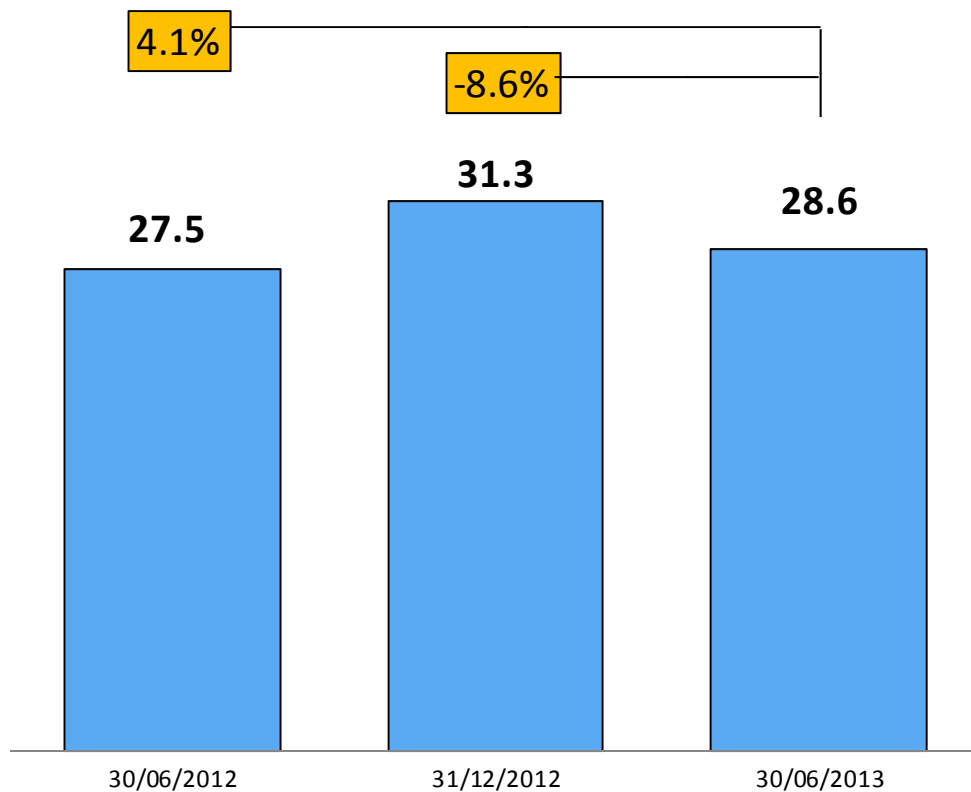


ASSETS MANAGEMENT

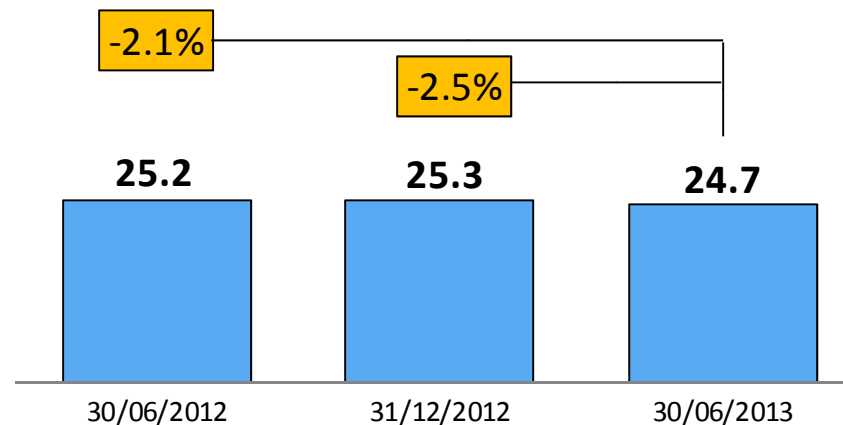


€ b

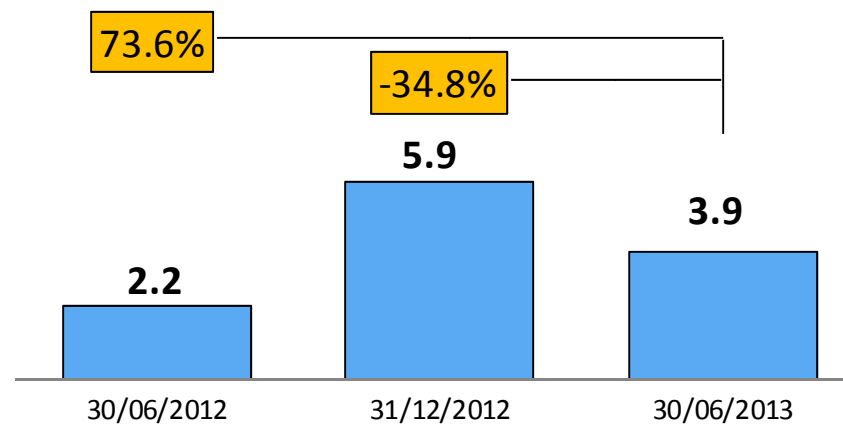
LOANS TO CUSTOMERS⁽¹⁾



RETAIL

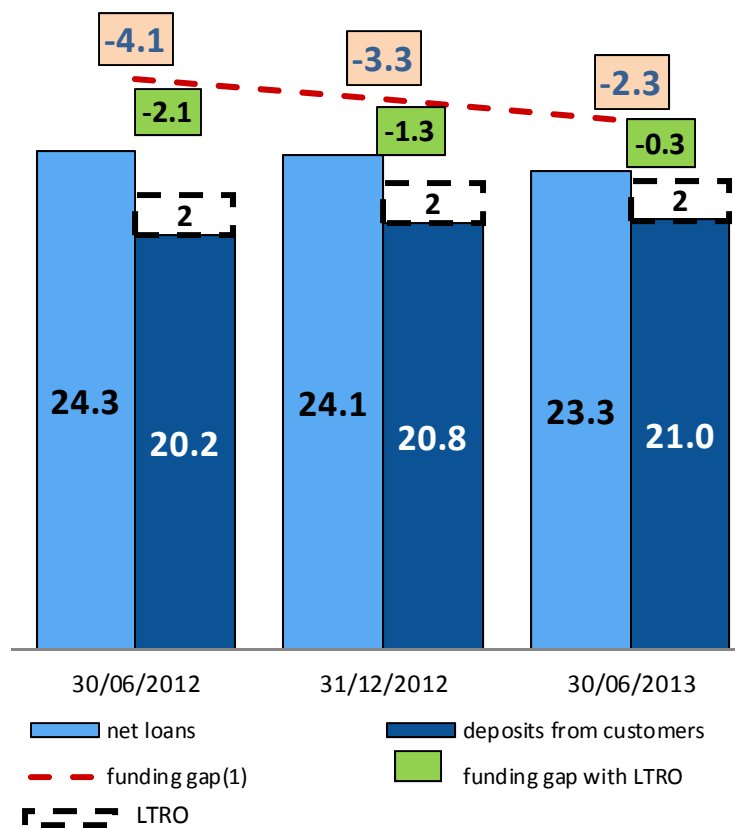


INSTITUTIONAL⁽¹⁾



(1) Includes repurchase agreements with financial companies, interest-earning post office bonds and other loans

NET LOANS/RETAIL DEPOSITS

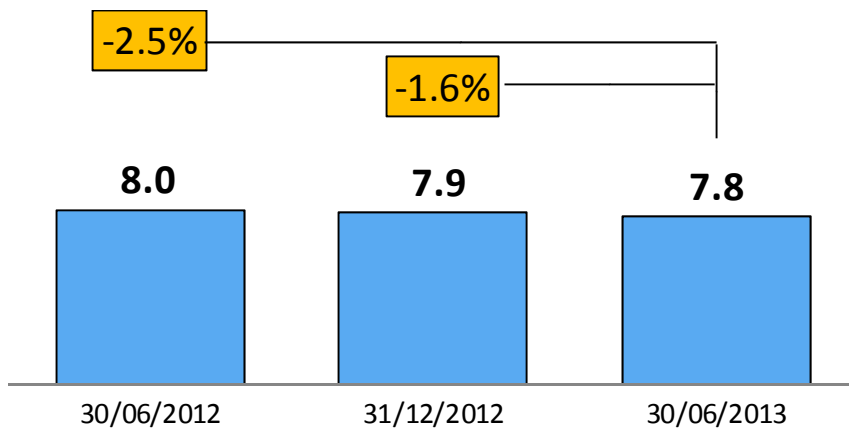


(1) Loans not financed by retail deposits

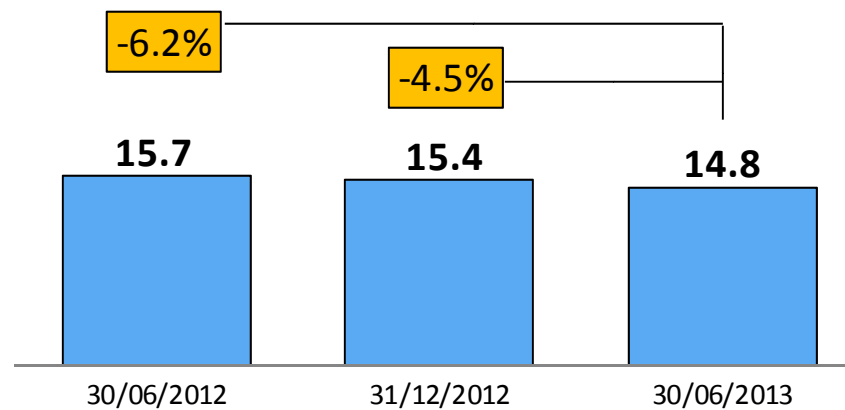
Loans

€ b

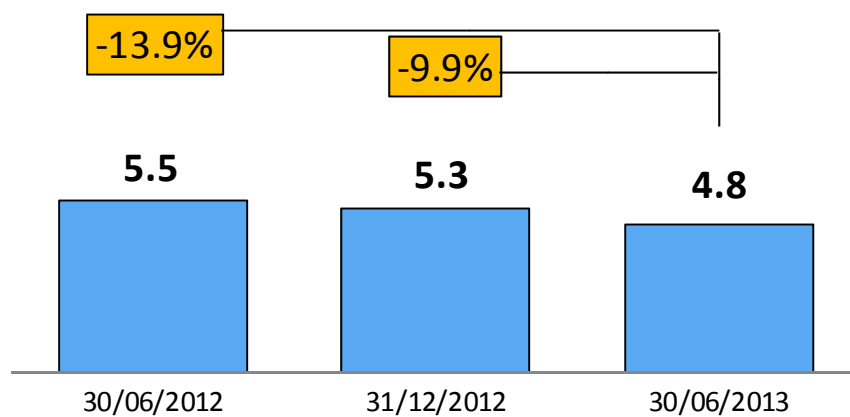
HOUSEHOLDS⁽¹⁾



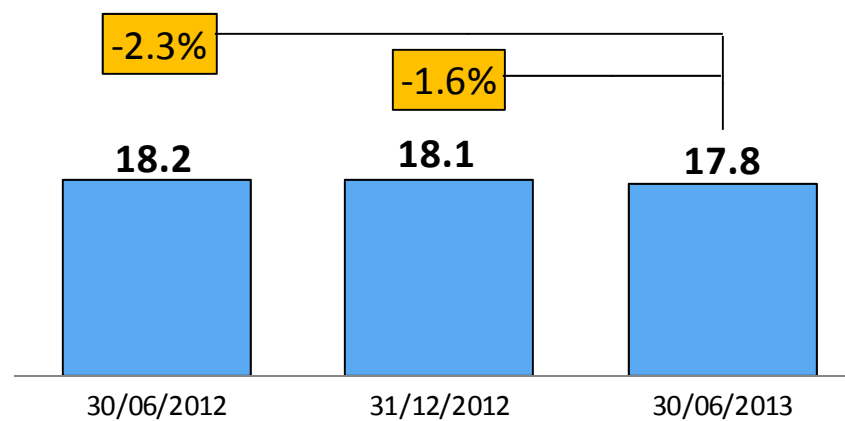
CORPORATES⁽¹⁾



SHORT TERM⁽¹⁾

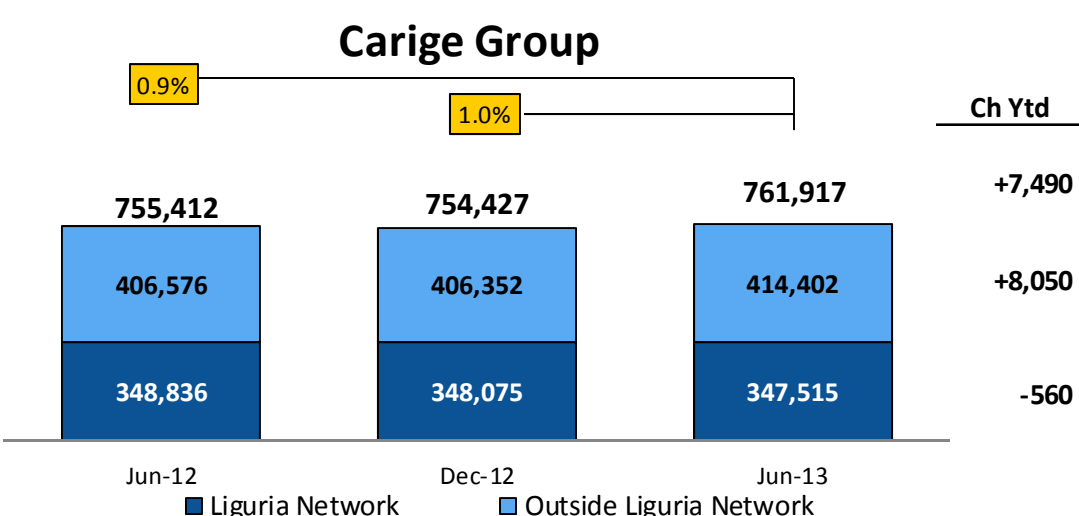


M/L TERM⁽¹⁾



(1) Net of institutional and bad loans

CURRENT ACCOUNTS



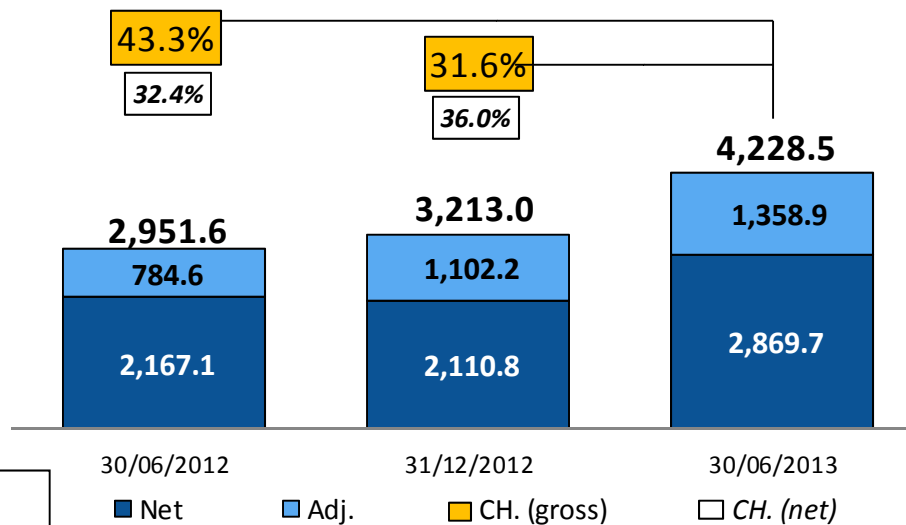
CROSS SELLING

products per customer

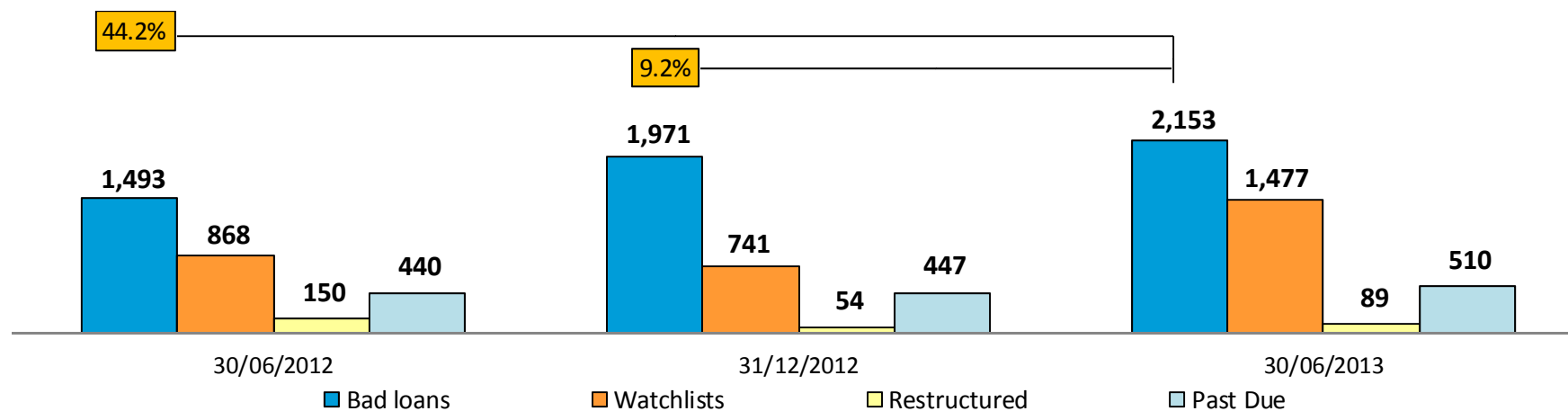
from 3.98 to 4.01

GROSS IMPAIRED LOANS TO CUSTOMERS

€ M

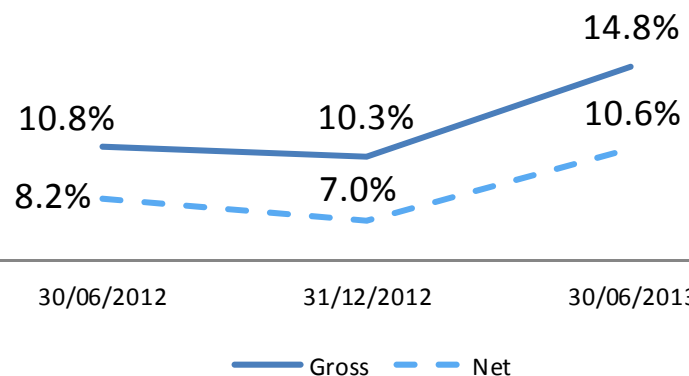


of which:

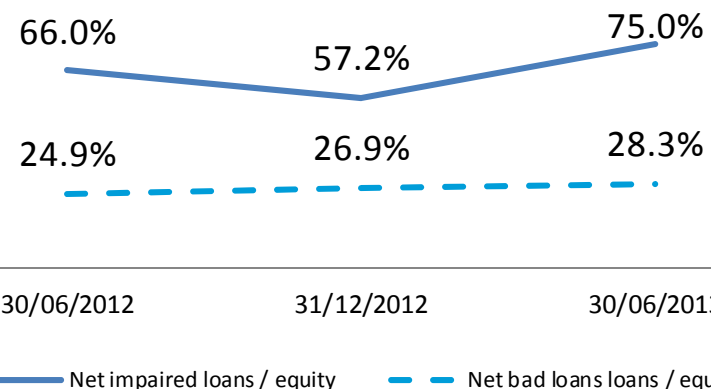


Credit quality

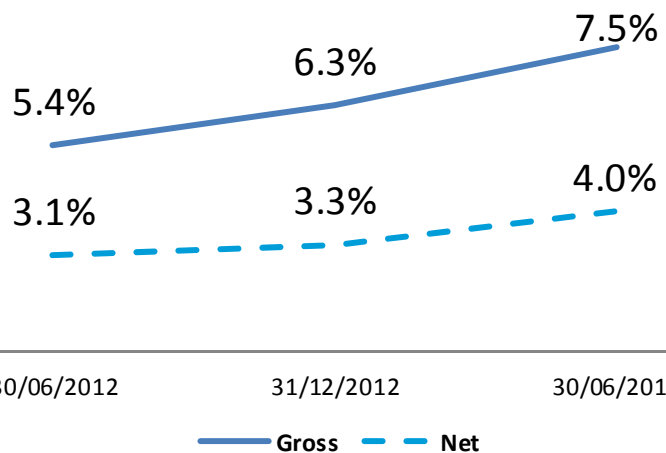
IMPAIRED LOANS/LOANS



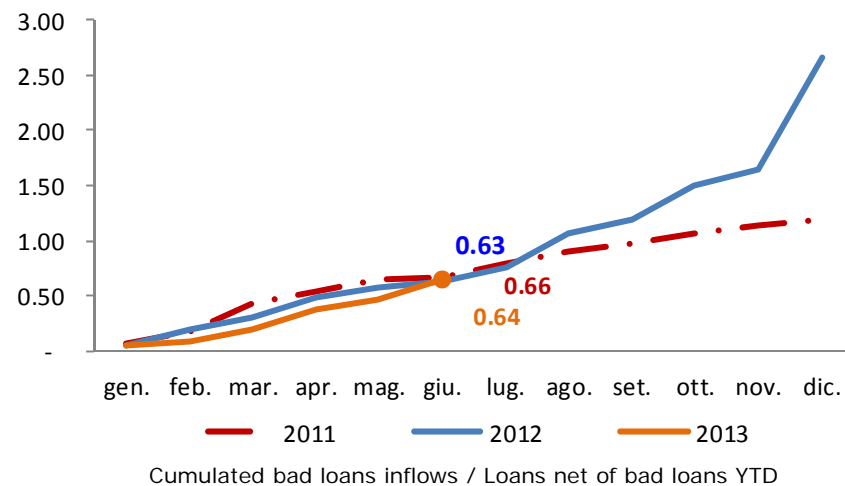
NET IMPAIRED LOANS AND NET BAD LOANS/EQUITY



BAD LOANS/LOANS



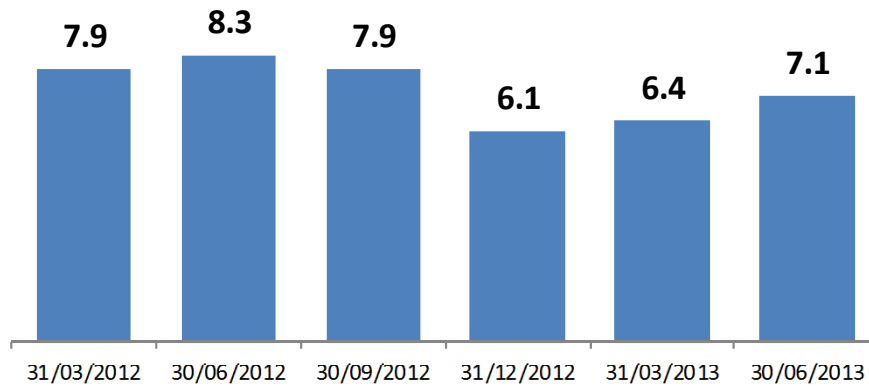
BAD LOANS INFLOWS/LOANS



Banking group securities portfolio

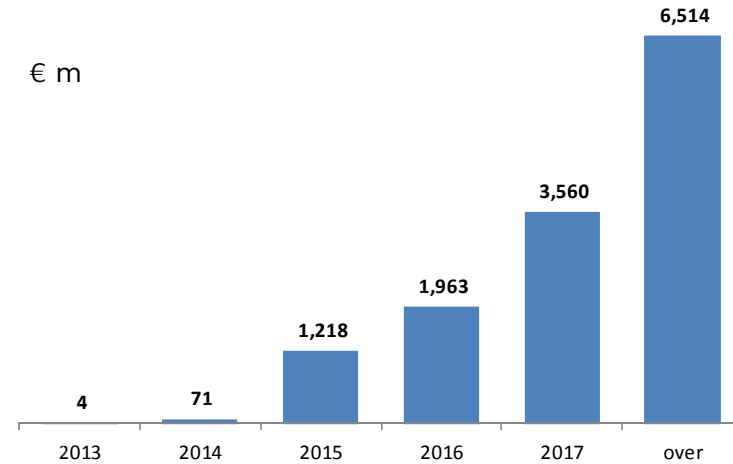
€ b

PORTFOLIO

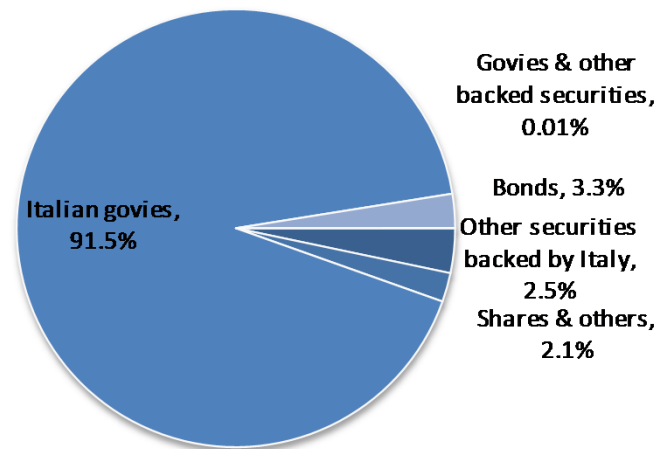


ITALIAN GOVERNMENT BONDS MATURITIES

€ m



BREAKDOWN

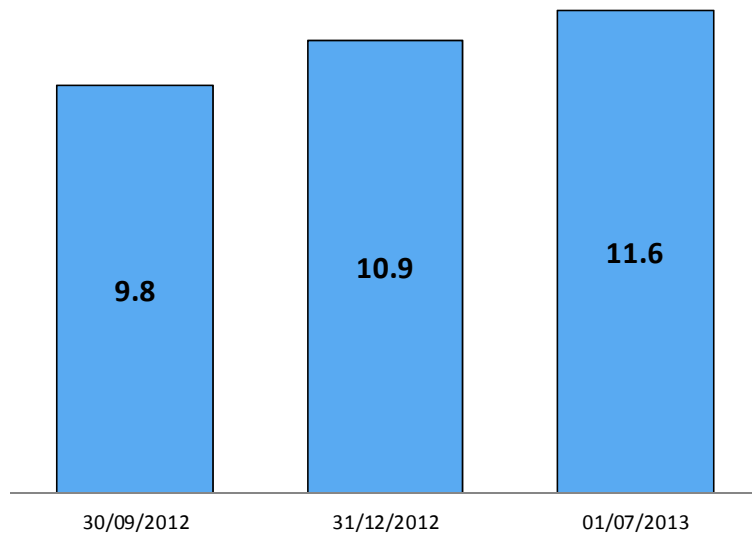


Data do not include AFS reserve established against the revaluation of the stake in Bank of Italy and fair value securities reserve

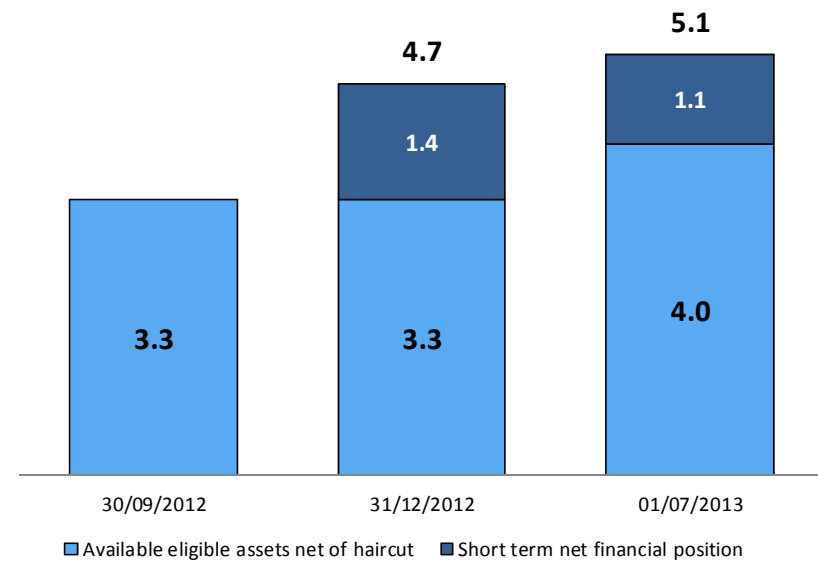
Liquidity position

€ b

ELIGIBLE ASSETS

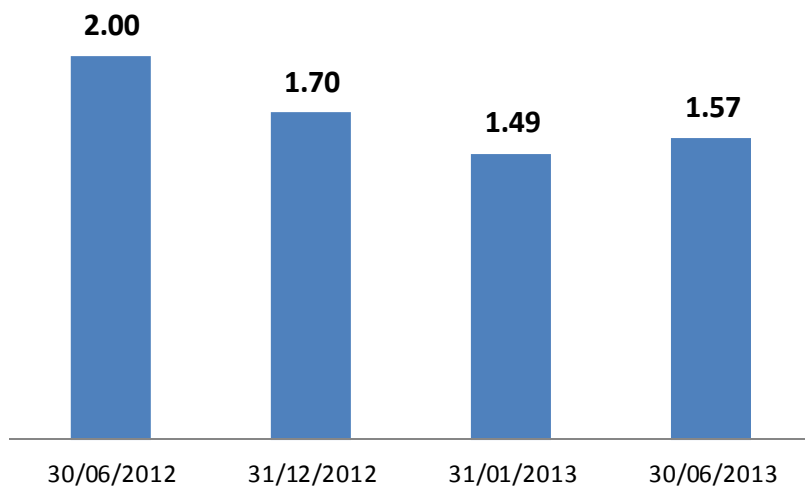


TOTAL LIQUIDITY

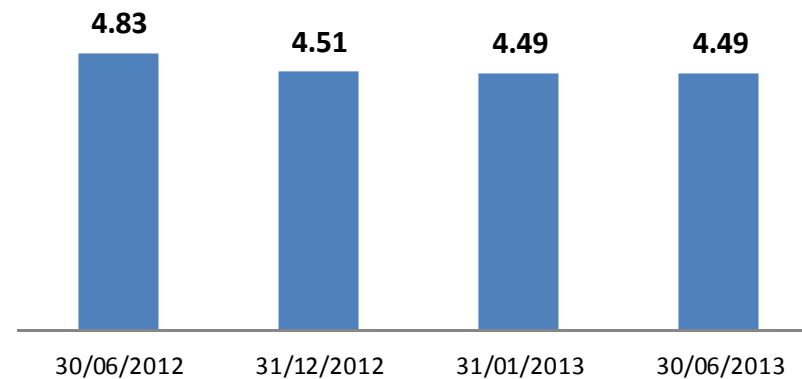


LCR AND NSFR in line with the requirements of BIS 3 in regime

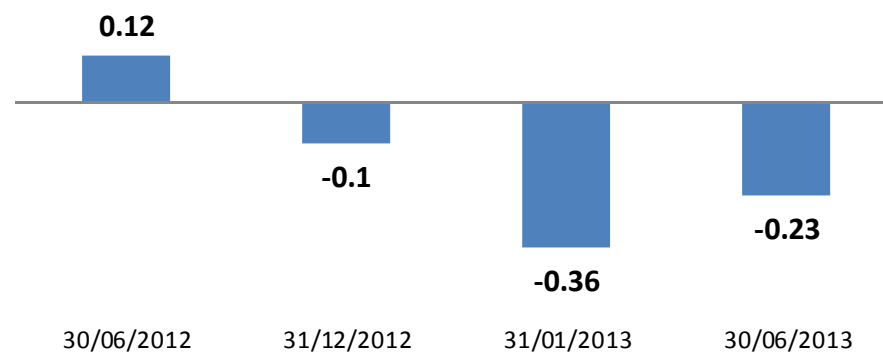
CUSTOMER POINT SPREAD



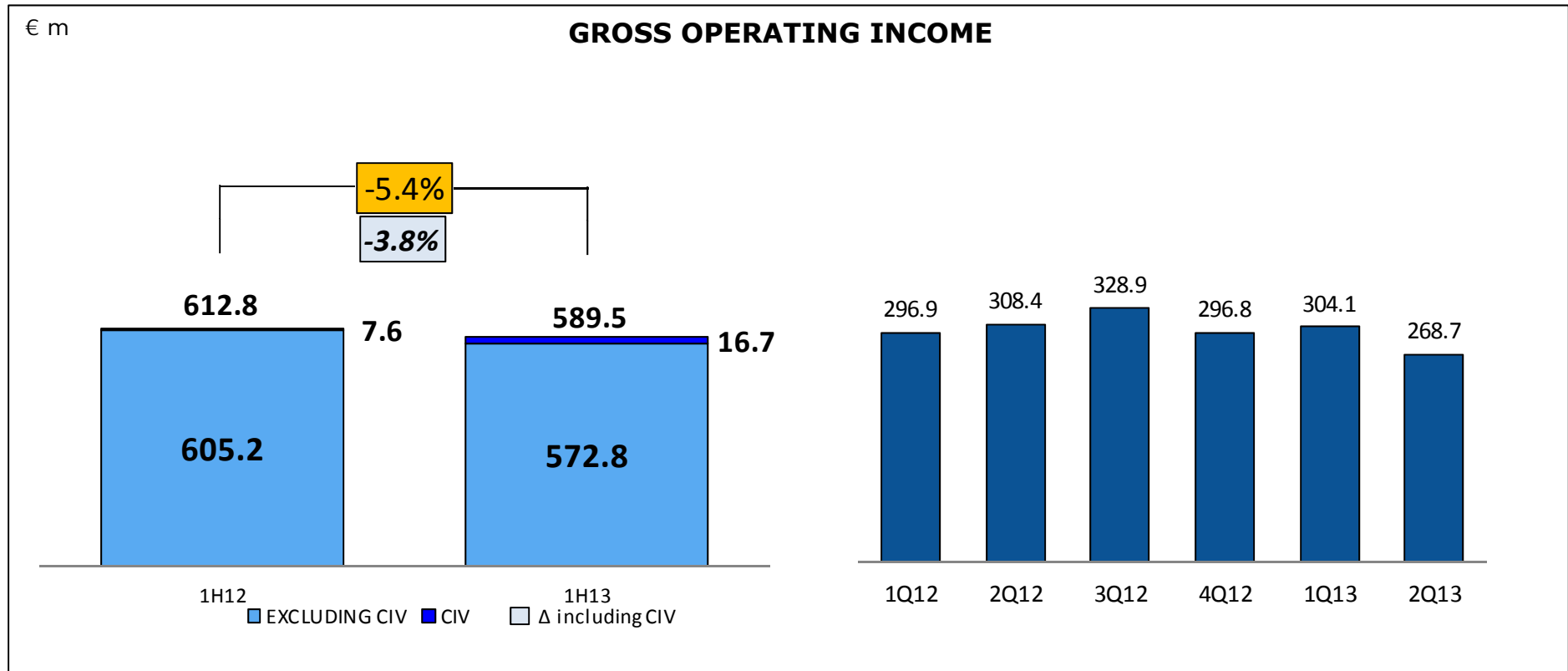
SHORT TERM SPREAD



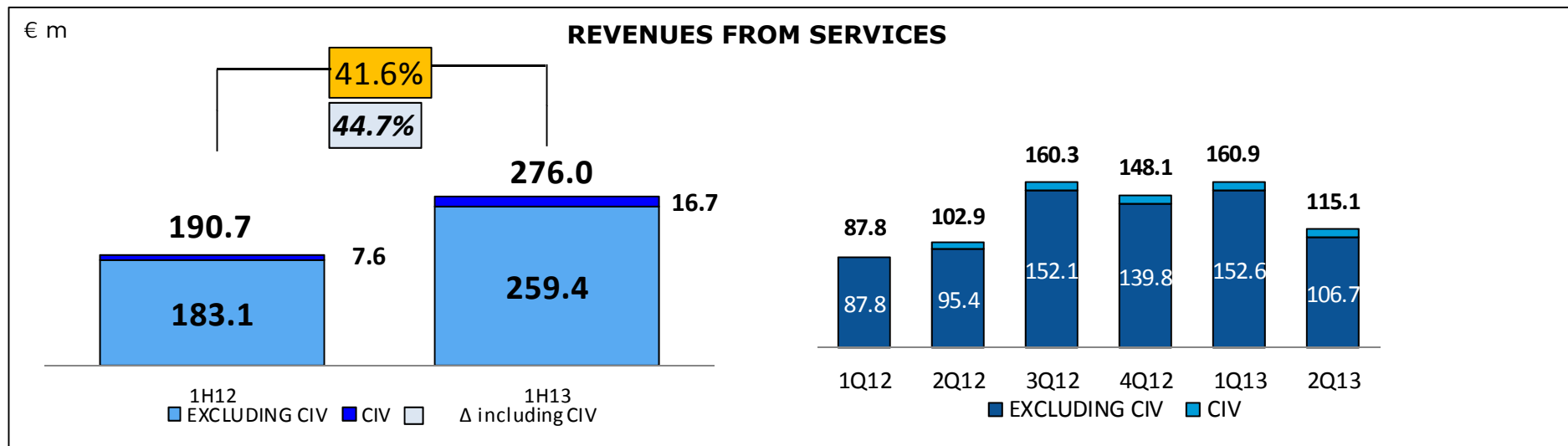
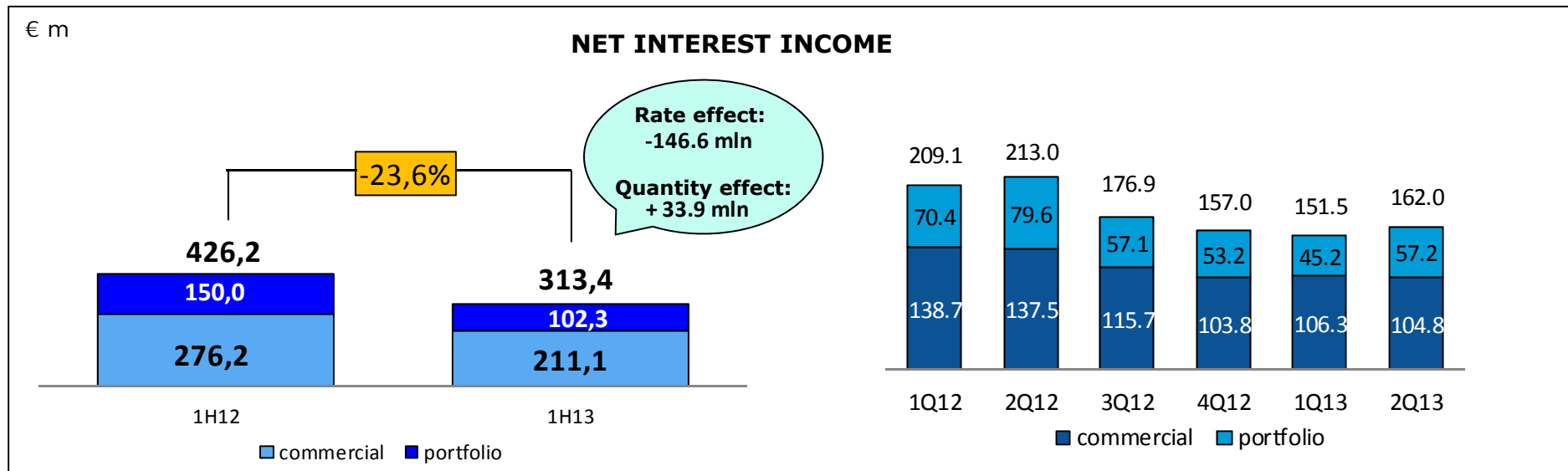
M/L TERM SPREAD



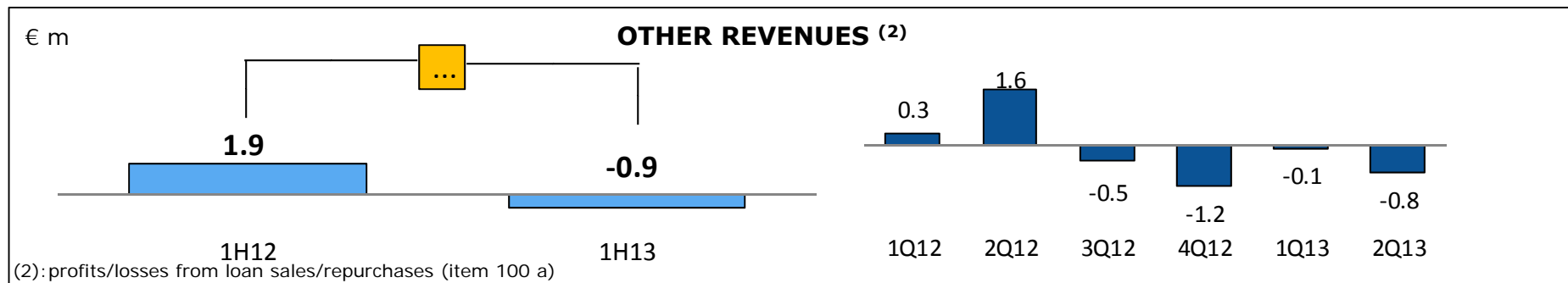
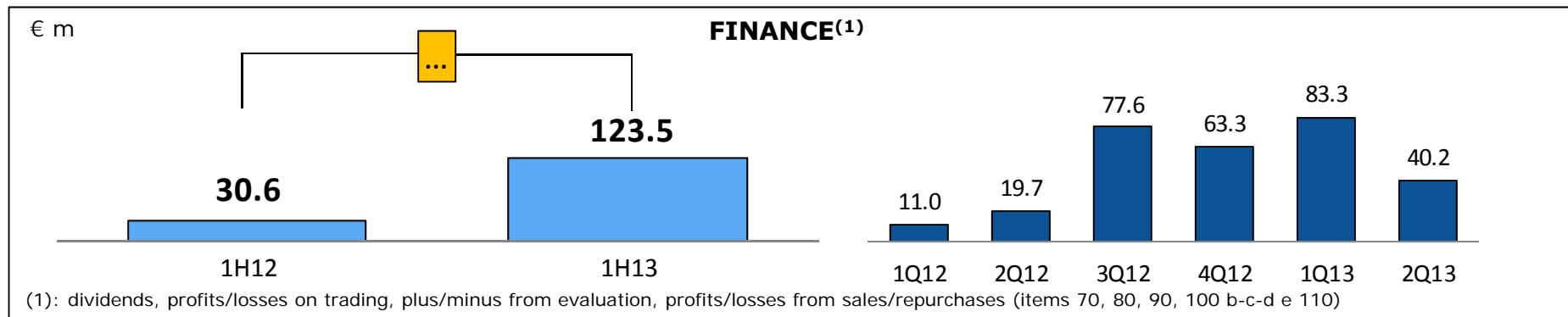
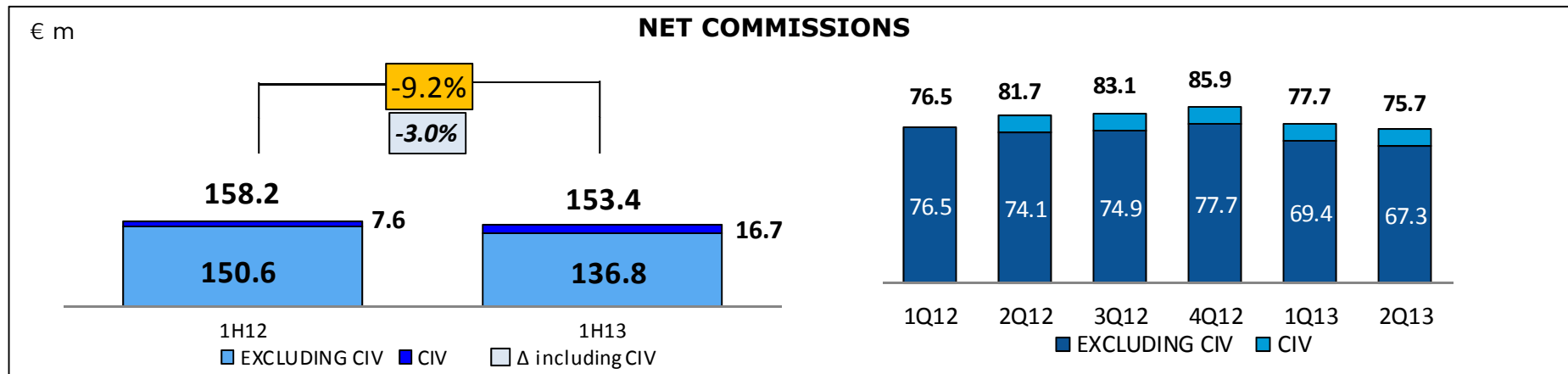
Gross operating income

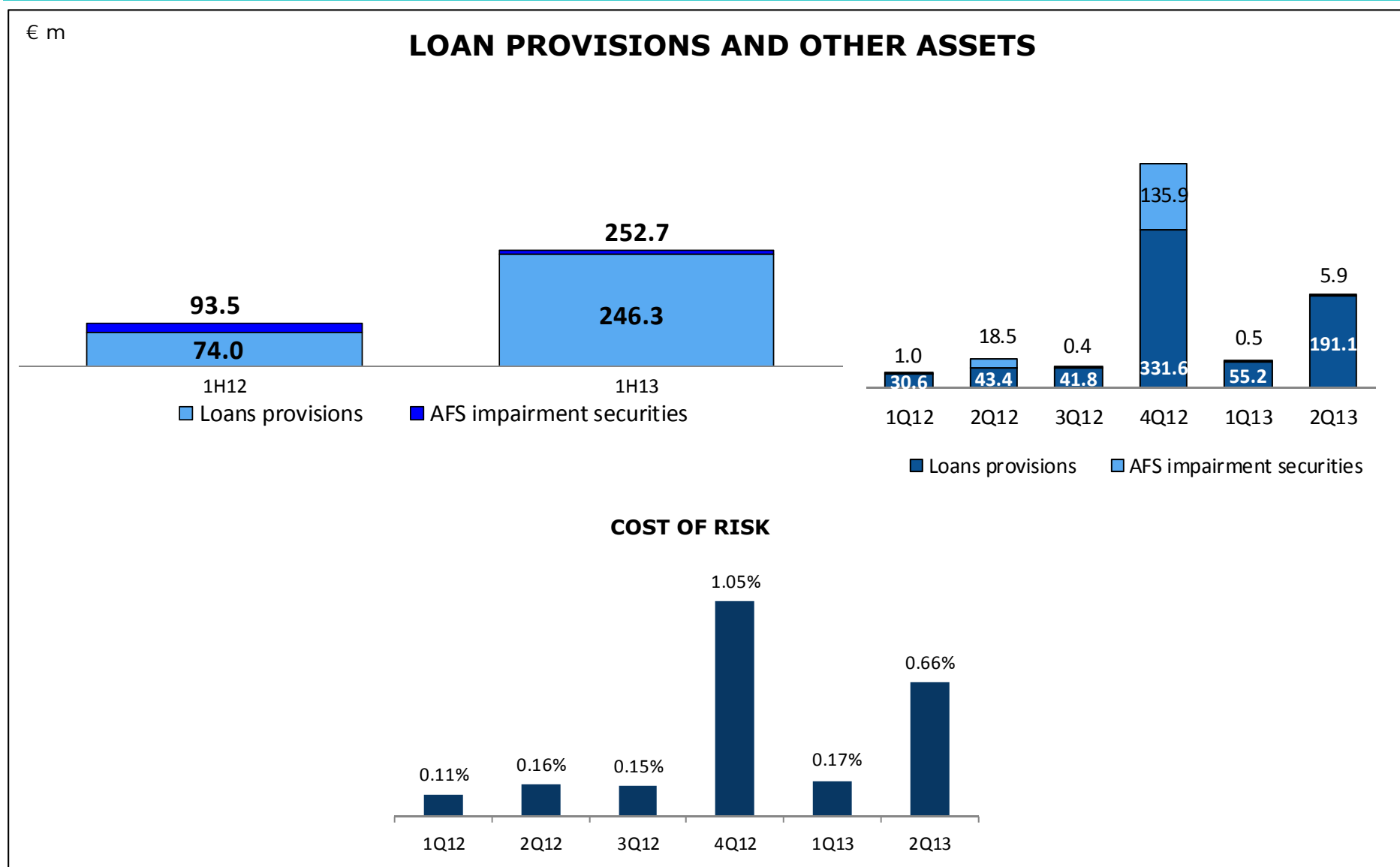


Gross operating income



Revenues from services



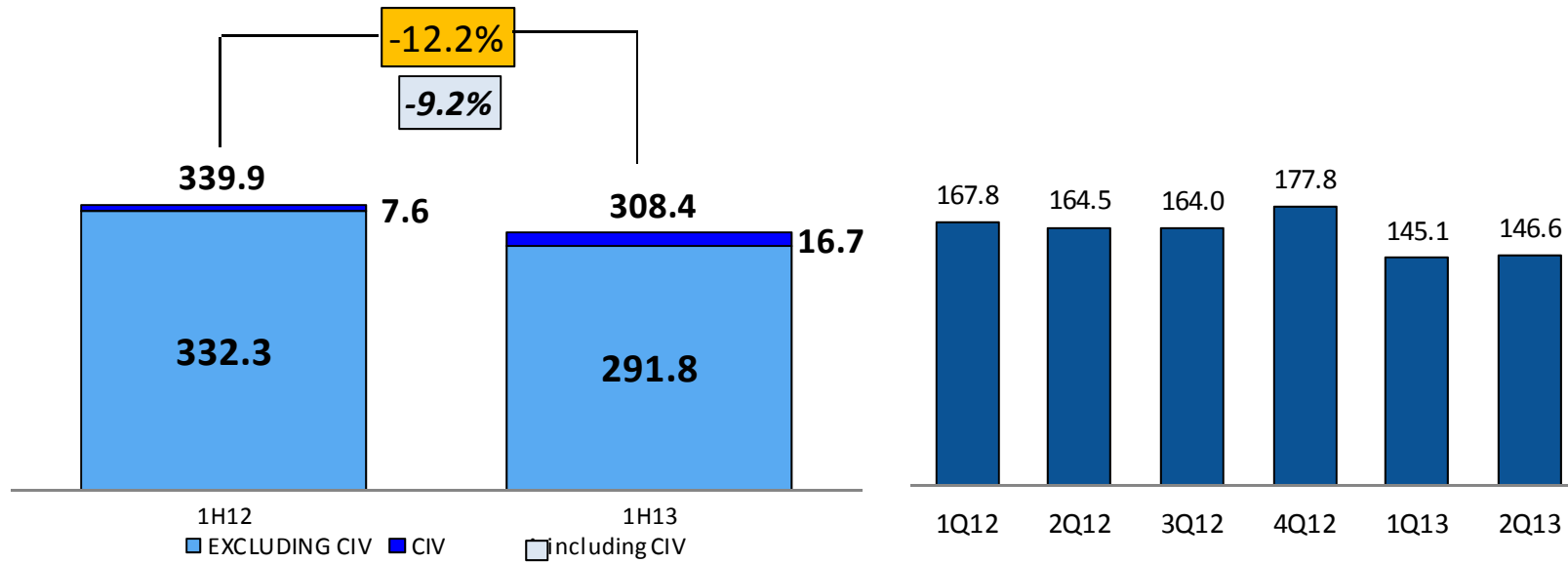


Credit quality

ITEMS	Loans (1)	Percentage on total loans		Coverage ratio(2)		Percentage on net loans	
	june 2013	june 2013	december 2012	june 2013	december 2012	june 2013	december 2012
Loans to customers	28.571	100.0%	100.0%	5.2%	3.9%	100.0%	100.0%
- performing	24.343	85.2%	89.7%	0.5%	0.5%	89.4%	93.0%
NPL	4.229	14.8%	10.3%	32.1%	34.3%	10.6%	7.0%
- bad loans	2.153	7.5%	6.3%	49.7%	49.7%	4.0%	3.3%
- watchlist	1.477	5.2%	2.4%	17.7%	14.6%	4.5%	2.1%
- restructured	0.089	0.3%	0.2%	9.3%	7.4%	0.3%	0.2%
- past due	0.510	1.8%	1.4%	3.8%	2.2%	1.8%	1.5%
(1) Gross loans (2) Adjustments/Gross loans Euro bilions							

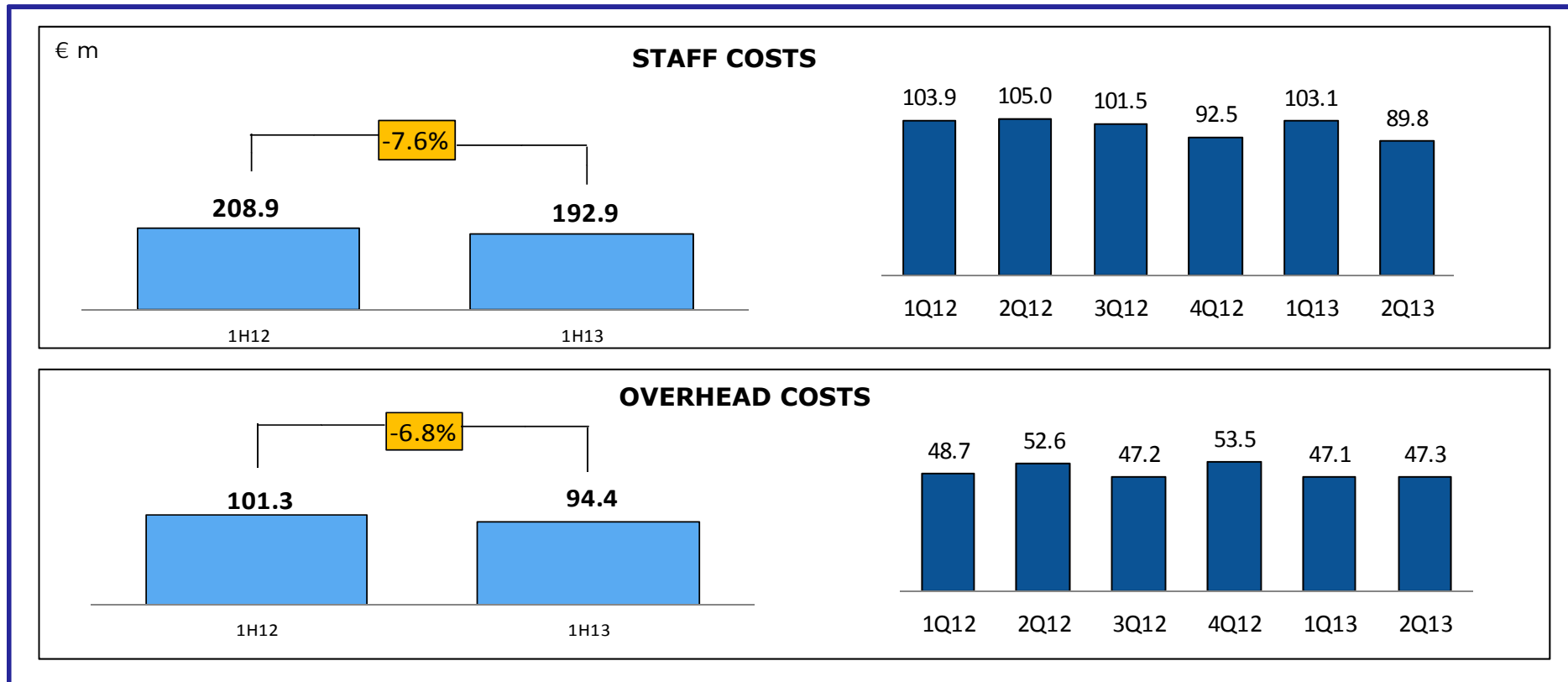
€ m

OPERATING COSTS

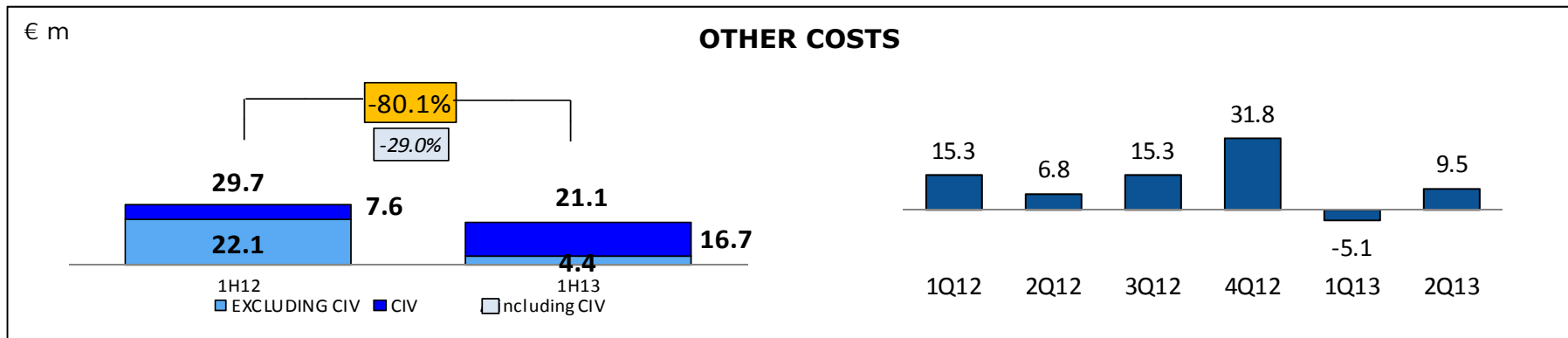


(1): proforma values reclassifying the "CIV" commission from other operating income to net fee and commission income

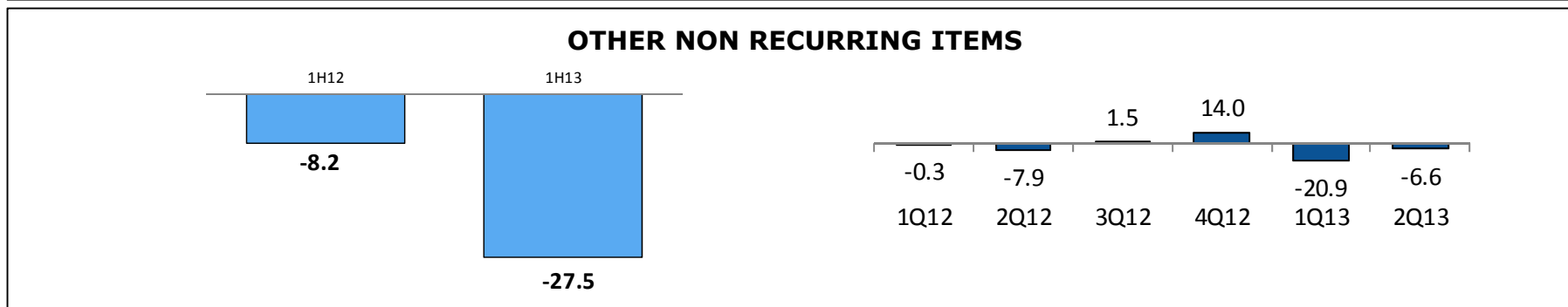
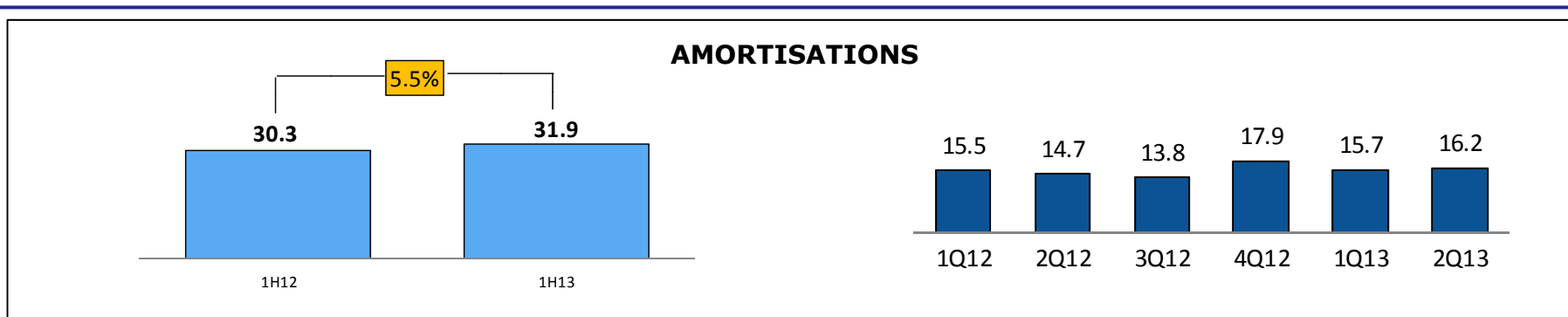
Current costs -7,4%

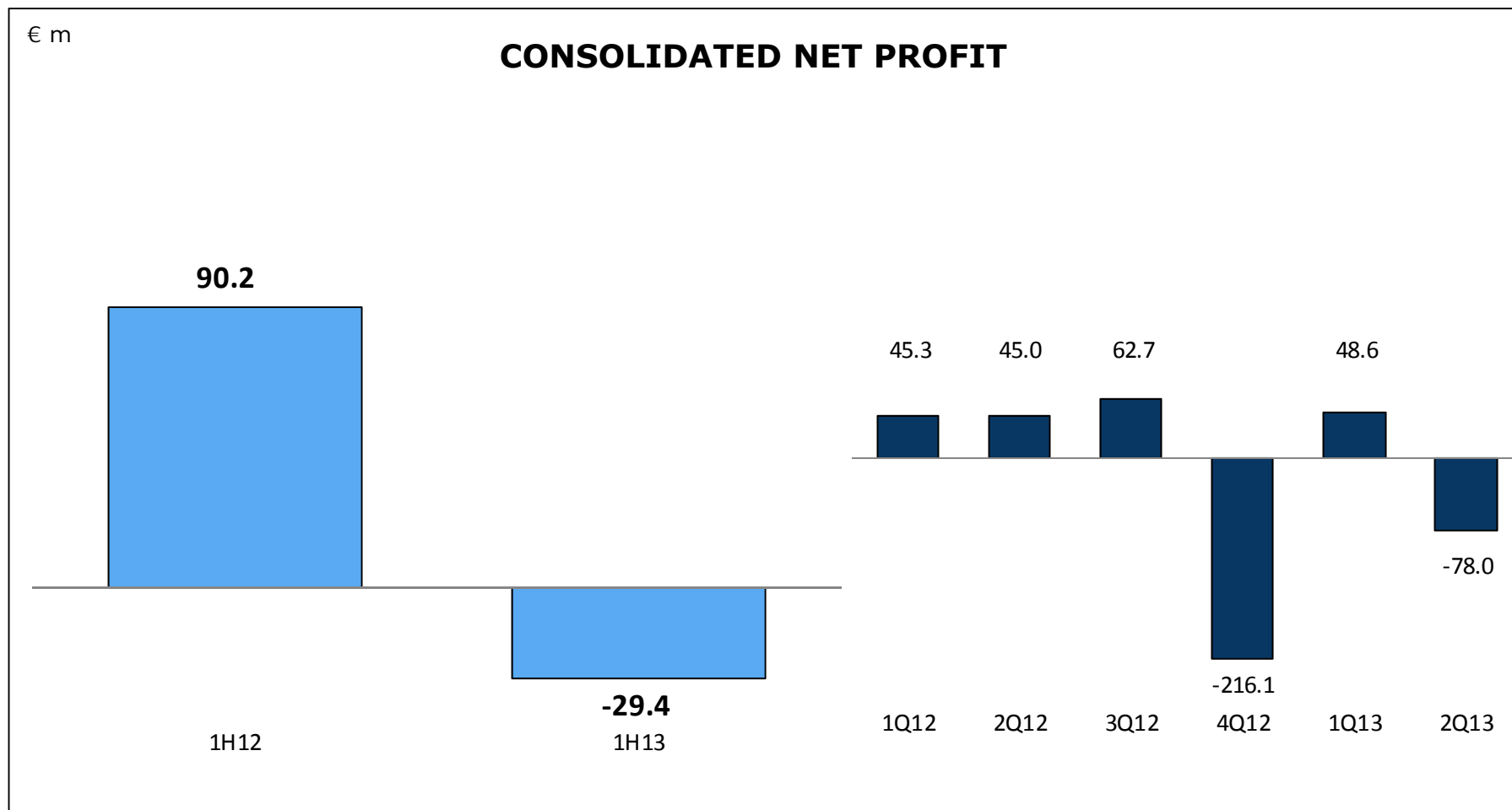


Operating costs

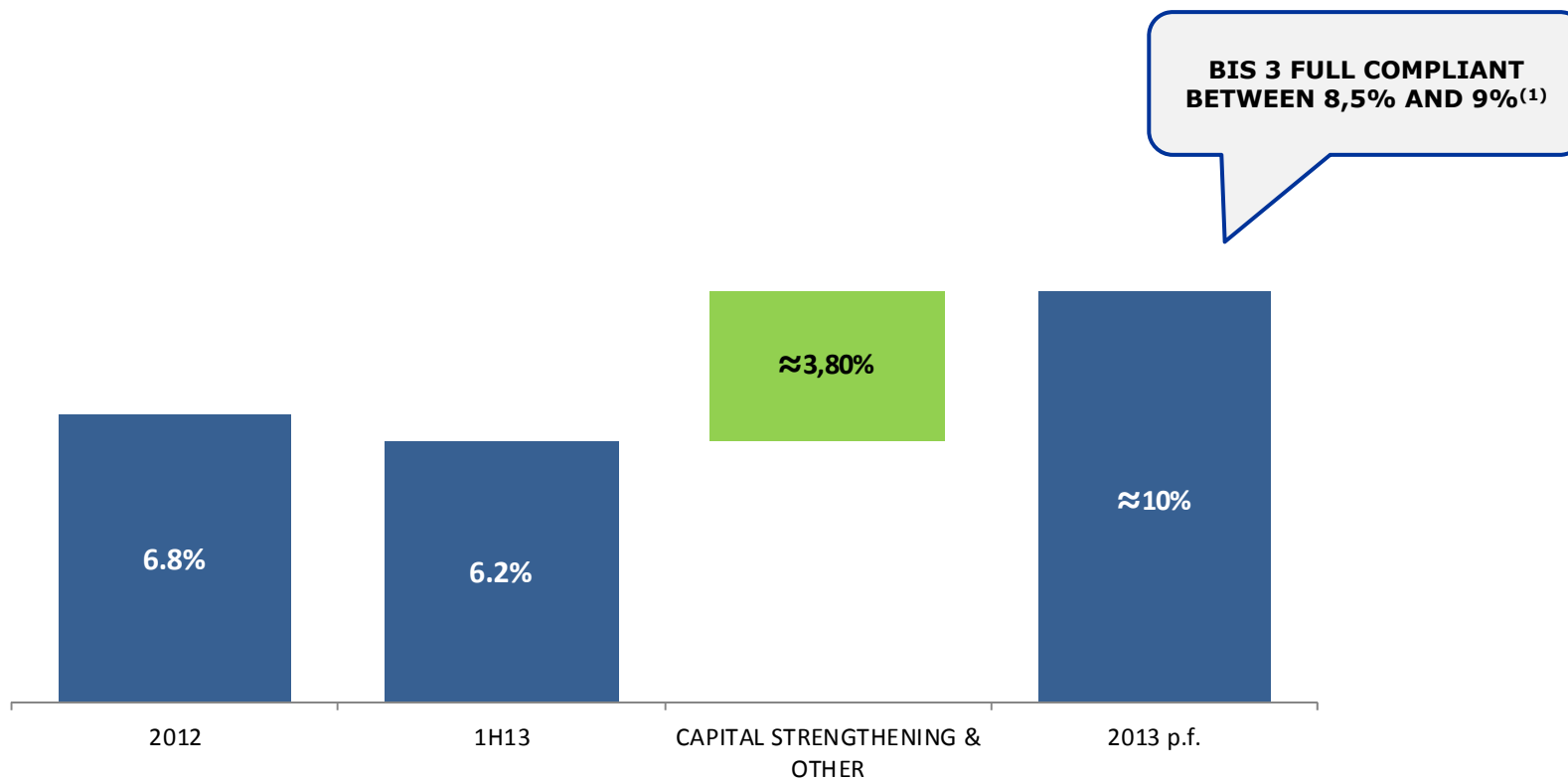


of which:





EQUITY RATIOS CT1 RATIO (BIS2)



(1) Including AIRB validation effect

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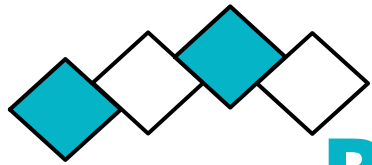
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* * * * *

The manager responsible for preparing the company's financial reports Ms. Daria Bagnasco, Deputy General Manager (Governance and Control) of Banca CARIGE S.p.A., declares, pursuant to paragraph 2 of Article 154 bis of the Consolidated Law on Finance, that the accounting information of Banca CARIGE S.p.A. and the consolidated accounting information of Banca CARIGE Group contained in this presentation correspond to the document results, books and accounting records.

Due to rounding the sum of certain amounts of detail may not fit with its aggregate, the percentage change is calculated on unrounded data



BANCA CARIGE GROUP

1H13 Results

1 august 2013