PRESS RELEASE

GROUP INTERIM FINANCIAL REPORT AT 30 SEPTEMBER 2010 APPROVED

ERRATUM

Bologna, 12 November 2010

The press release sent out yesterday, 11 November 2010, relating to the approval of the UGF Group Interim Financial Report for the nine months ended 30 September 2010, contained a misprint with regard to the breakdown into individual elements in the item 'Financial income/expenses (excl. assets/liabilities at fair value)', in the table 'Consolidated Income Statement by Business Sector'. However it did not affect the total amount of this item nor the other results given in the press release.
The correct version of the table is attached.

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In accordance with Article 154-*bis*, para. 2, of the Consolidated Finance Act the Manager in charge of financial reporting, Maurizio Castellina, declares that the accounting information reported in this press release corresponds to the figures in the documents, books and accounting records.

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Consolidated Income Statement by Business Sector

Amounts in €m

	NON-LIFE BUSINESS			LIFE BUSINESS			INSURANCE BUSINESS			BANKING BUSINESS			HOLDING AND SERVICES			INTERSEGMENT ELIMINATIONS		TOTAL CONSOLIDATED		
	30/9/10	30/9/09	var. %	30/9/10	30/9/09	var. %	30/9/10	30/9/09	var. %	30/9/10	30/9/09	var. %	30/9/10	30/9/09	var. %	30/9/10	30/9/09	30/9/10	30/9/09	var %
Net premiums	3,084	3,131	-1.5	3,380	4,011	-15.7	6,464	7,141	-9.5							0	0	6,464	7,141	-9.5
Commission income	0	0		4	1	355.3	4	1		83	67	23.5				-15	-9	71	59	20.9
Financial income/expenses (exd. assets/liabilities at fair value)	147	162	-9.4	661	512	29.1	808	674	19.9	131	143	-8.4	134	8		-146	-18	927	807	14.9
Net interests	*108*	*114*		*474*	*406*		*582*	*520*		*159*	*171*		*-17*	*-9*		*0*	*0*	*723*	*682*	
Other income and expense	*29*	*13*		*33*	*16*		*62*	*29*		*1*	*1*		*137*	*15*		*-146*	*-18*	*54*	*26*	
Realised gains and losses	*27*	*22*		*162*	*59*		*189*	*80*		*5*	*18*		*13*	*3*		*0*	*0*	*207*	*102*	
Fair value gains (excl. impairment on AFS securities)	*-17*	*13*		*-7*	*32*		*-24*	*45*		*-33*	*-47*		*1*	*-1*		*0*	*0*	*-57*	*-3*	
Impairment on AFS securities	-26	-14		-43	-1		-69	-15		-2	0		0	0		0	0	-71	-15	-364.5
Net charges relating to claims	-2,547	-2,606	-2.3	-3,708	-4,285	-13.5	-6,256	-6,892	-9.2							0	0	-6,256	-6,892	-9.2
Operating expenses	-646	-681	-5.2	-103	-86	19.6	-750	-768	-2.4	-199	-193	2.8	-64	-88	-27.2	39	56	-973	-993	-2.0
Commissions and other acquisition costs	*-544*	*-573*	*-5.1*	*-62*	*-51*	*23.3*	*-606*	*-624*	*-2.8*							*7*	*0*	*-600*	*-624*	*-3.8*
Other expenses	*-102*	*-108*	*-5.5*	*-41*	*-36*	*14.3*	*-143*	*-144*	*-0.5*	*-199*	*-193*	*-2.8*	*-64*	*-88*	*-27.2*	*33*	*56*	*-373*	*-369*	*1.0*
Other income/expenses	-24	-19	27.5	-36	-19	89.3	-60	-38	58.8	3	0		28	51	-44.5	-20	-44	-48	-31	54.6
Pre-tax profit (loss)	-12	-28	57.8	154	132	17.2	142	104	37.1	16	17	-2.9	98	-29		-141	-15	116	76	51.8
Income taxes																		-70	-45	55.1
Consolidated profit (loss)																		45	31	46.8
attributable to the owners of the Parent																		*18*	*13*	*39.2*
attributable to non-controlling interests																		*27*	*18*	*52.6*
Other comprehensive income																		-74	407	
Total consolidated comprehensive income																		-28	438	
attributable to the owners of the Parent																		*-53*	*373*	
attributable to non-controlling interests																		*25*	*65*	