

PRESS RELEASE

INTESA SANPAOLO: 2019 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 29 November 2019 – Intesa Sanpaolo notes the announcements made today by the European Banking Authority and the European Central Bank regarding the information of the 2019 EU-wide Transparency Exercise and fulfilment of the EBA Board of Supervisors' decision.

Background 2019 EU-wide Transparency Exercise

At its meeting in April 2019, the EBA Board of Supervisors approved the package for the 2019 EU-wide Transparency Exercise, which since 2016 is performed on an annual basis and published along with the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

The templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular supervisory reporting channels.

Investor Relations
+39.02.87943180
investor.relations@intesaspaolo.com

Media Relations
+39.02.87962326
stampa@intesaspaolo.com

group.intesaspaolo.com



2019 EU-wide Transparency Exercise

Bank Name	Intesa Sanpaolo S.p.A.
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT

2019 EU-wide Transparency Exercise

Key Metrics

Intesa Sanpaolo S.p.A.

(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	CORE CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	37,189	37,241	37,231	38,015	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,219	33,072	33,533	34,351	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	42,044	42,097	41,971	42,755	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	39,074	37,928	38,274	39,091	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	48,957	48,878	48,719	49,241	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,849	45,559	45,880	46,430	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	275,944	276,446	283,641	280,260	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	275,424	275,533	282,830	279,410	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.48%	13.47%	13.13%	13.56%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.42%	12.00%	11.86%	12.29%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.24%	15.23%	14.80%	15.26%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.19%	13.77%	13.53%	13.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.74%	17.68%	17.18%	17.57%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.01%	16.54%	16.22%	16.62%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	675,453	668,562	702,039	700,805	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.22%	6.30%	5.98%	6.10%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Intesa Sanpaolo S.p.A.

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	42,044	42,097	41,971	42,755	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	38,153	37,097	37,659	38,476	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	675,453	668,562	702,039	700,805	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	675,441	668,556	698,679	697,216	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	6.3%	6.0%	6.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.5%	5.4%	5.5%	C 47.00 (r330,c010)	

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Capital

Intesa Sanpaolo S.p.A.

		(in EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	48,957	48,878	48,719	49,241	C 01.00 (460,030)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	37,189	37,241	37,231	38,015	C 01.00 (460,030)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	33,628	33,649	33,647	33,954	C 01.00 (460,030)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	16,930	16,755	16,968	16,842	C 01.00 (460,030)	Articles 36(1) point (c), 36(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,675	-904	-741	-151	C 01.00 (460,030)	Articles 4(20), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (460,030)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (460,030)	Articles 4(12), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	27	36	31	C 01.00 (460,030)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	485	377	586	643	C 01.00 (460,030)	Articles 52 to 55 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,172	-7,774	-7,650	-7,707	C 01.00 (460,030) + C 01.00 (460,030)	Articles 4(12), 36(1) point (b) and 27 of CRR; Article 4(12), 36(2) point (b) and 27 point (b) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,359	-1,456	-1,508	-1,487	C 01.00 (460,030)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-204	-208	-213	-176	C 01.00 (460,030)	Articles 36(1) point (c), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (460,030)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (460,030)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (460,030)	Article 36(1) point (g) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-222	-227	-229	-200	C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030)	Articles 4(36), 36(1) point (h) (i) and 89 to 91 of CRR; Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (h) (i) and 27(2) of CRR; Articles 36(1) point (h) (i) and 151(8) of CRR and Articles 36(1) point (h) (i), 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-222	-227	-229	-200	C 01.00 (460,030)	Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (460,030)	Articles 4(27), 36(1) point (i), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (460,030)	Articles 36(1) point (c) and 38; Article 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,861	-1,727	-1,922	-2,165	C 01.00 (460,030)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-889	-1,955	-1,829	-1,624	C 01.00 (460,030)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (460,030)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-393	-319	-307	-344	C 01.00 (460,030)	-
A.1.21	Transitional adjustments	3,160	4,269	3,697	3,664	4A1 (1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (460,030)	Articles 48(1) to (3), 48 and 48(2) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (460,030)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3,160	4,269	3,697	3,664	C 01.00 (460,030)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,855	4,856	4,740	4,740	C 01.00 (460,030)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	4,124	4,125	4,125	4,125	C 01.00 (460,030) + C 01.00 (460,030)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (460,030)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030)	-	
A.2.4	Additional Tier 1 transitional adjustments	731	731	615	615	C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	42,044	42,097	41,971	42,755	C 01.00 (460,030)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,913	6,781	6,748	6,486	C 01.00 (460,030)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,718	7,557	7,408	7,156	C 01.00 (460,030) + C 01.00 (460,030)	-	
A.4.2	Other Tier 2 Capital components and deductions	45	63	83	70	C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030)	-	
A.4.3	Tier 2 transitional adjustments	-850	-838	-743	-740	C 01.00 (460,030) + C 01.00 (460,030) + C 01.00 (460,030)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	275,944	276,446	283,641	280,260	C 01.00 (460,030)	Articles 92(2), 95, 96 and 99 of CRR
B.1	Of which: Transitional adjustments included	569	939	810	851	C 01.00 (460,030)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.48%	13.47%	13.13%	13.56%	CA3 (4)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.24%	15.23%	14.80%	15.26%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.74%	17.68%	17.18%	17.57%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	34,029	32,972	33,533	34,351	A.1-A.1.13-A.1.21-MINA.2+A.1.13-A.1.21.2+A.1.21.3-A.1.21.3.1	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.36%	11.97%	11.86%	12.29%	(D-13)/(B-4)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,970	4,169	3,697	3,664	C 01.00 (460,030)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (460,030)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-862	-850	-859	-853	C 01.00 (460,030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	520	913	810	851	C 01.00 (460,030)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2019 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	228,056	223,532	226,792	226,366	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	77,192	74,457	75,954	76,120	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,184	1,008	960	1,032	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	137,131	134,767	136,538	135,574	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	12,549	13,300	13,339	13,640	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	6,383	7,083	6,911	7,075	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	746	908	991	1,089	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,535	5,961	5,968	7,211	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	19,120	21,147	25,244	20,071	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2,458	1,702	2,048	1,920	C 02.00 (R530, c010)
Of which IMA	16,662	19,445	23,109	17,475	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	489	475	556	989	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	17,962	17,671	17,671	18,345	C 02.00 (R590, c010)
Of which basic indicator approach	779	646	646	496	C 02.00 (R600, c010)
Of which standardised approach	2,325	2,117	2,117	2,006	C 02.00 (R610, c010)
Of which advanced measurement approach	14,858	14,909	14,909	15,843	C 02.00 (R620, c010)
Other risk exposure amounts	142	143	64	104	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	275,944	276,446	283,641	280,260	

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P&L
Intesa Sanpaolo S.p.A.

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	7,864	10,485	2,571	5,128
Of which debt securities income	878	1,228	344	700
Of which loans and advances income	7,338	9,438	2,272	4,571
Interest expenses	2,340	3,215	829	1,636
(Of which deposits expenses)	737	1,020	272	520
(Of which debt securities issued expenses)	1,839	2,425	542	1,061
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	82	94	23	81
Net Fee and commission income	5,998	7,982	1,852	3,796
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	526	1,001	367	815
Gains or (-) losses on financial assets and liabilities held for trading, net	301	246	188	217
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	305	299	8	13
Gains or (-) losses from hedge accounting, net	-9	-112	-20	-39
Exchange differences [gain or (-) loss], net	128	257	-83	94
Net other operating income/(expenses)	569	716	189	378
TOTAL OPERATING INCOME, NET	13,422	17,754	4,267	8,846
(Administrative expenses)	7,249	9,820	2,325	4,641
(Depreciation)	653	909	273	541
Modification gains or (-) losses, net	-4	-11	-1	-2
(Provisions or (-) reversal of provisions)	54	18	-26	-7
(Commitments and guarantees given)	-57	-88	-31	-51
(Other provisions)	111	106	6	44
Of which pending legal issues and tax litigation ¹		83		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,831	2,509	411	1,010
(Financial assets at fair value through other comprehensive income)	0	2	7	15
(Financial assets at amortised cost)	1,831	2,507	405	996
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	19	8	4
(Of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	509	780	174	349
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,140	5,247	1,448	3,004
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,043	4,089	1,058	2,281
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,043	4,089	1,058	2,281
Of which attributable to owners of the parent	3,012	4,050	1,050	2,266

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2019 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	55,003				56,741				66,177				55,303				IAS 1.54 (i)
Financial assets held for trading	39,176	13,540	25,127	510	38,970	10,752	27,814	404	44,958	16,787	27,792	379	49,959	20,615	28,911	433	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,942	293	665	1,984	3,492	288	948	2,256	3,630	289	1,096	2,246	3,773	337	1,090	2,347	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	208	0	208	0	208	0	208	0	198	0	198	0	195	0	195	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	67,263	61,153	5,386	724	60,452	53,509	6,400	543	66,447	59,018	6,945	484	66,252	59,030	6,908	414	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	434,369				433,252				444,979				443,269				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,061	0	3,052	8	2,993	0	2,983	10	2,916	0	2,905	11	3,383	0	3,370	13	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-374				124				1,028				1,892				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹⁾	45,234				42,837				44,802				44,210				
TOTAL ASSETS	646,882				639,067				675,136				668,335				IAS 1.9(a), I.G 6

¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

Breakdown of financial assets by instrument and by counterparty sector ¹⁾		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	63,868	290	35	-36	-6	-35	57,082	253	36	-41	-6	-35	62,999	328	36	-45	-7	-35	62,636	310	35	-51	-6	-35	Annex V.Part 1.31, 44(b)
	Loans and advances	104	3	0	0	0	28	0	0	0	0	0	0	33	0	0	0	0	0	349	0	0	-1	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	16,611	3,741	53	-59	-54	-8	17,380	4,231	52	-64	-48	-8	22,538	4,464	82	-17	-52	-55	20,859	5,085	83	-17	-61	-58	Annex V.Part 1.31, 44(b)
	Loans and advances	348,080	50,275	38,486	-894	-1,287	-20,635	352,636	44,538	36,588	-811	-1,353	-19,890	359,075	44,513	35,726	-777	-1,277	-19,240	362,220	41,003	35,033	-759	-1,268	-18,852	Annex V.Part 1.32, 44(a)

¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

2019 EU-wide Transparency Exercise
Market Risk
Intesa Sanpaolo S.p.A.

	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT		
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP						
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018												
Traded Debt Instruments	146	850	345	121	959	264							480	139	1,083	296									
Of which: General risk	905	249	143	44	279	79							161	39	303	79									
Of which: Specific risk	562	611	203	77	680	184							318	100	780	217									
Equities	7	2	34	13	54	16							38	8	38	10									
Of which: General risk	3	1	0	0	0	0							0	0	0	0									
Of which: Specific risk	3	1	34	13	54	16							38	8	38	10									
Foreign exchange risk	677	559	0	0	0	0							0	0	0	0									
Commodities risk	3	2	14	5	48	14							16	3	38	5									
Total	2,153	1,423	331	89	796	191	206	206	0	0	0	16,662	400	109	836	207	319	319	0	0	0	0	0	19,445	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019												
Traded Debt Instruments	980	729	555	158	1,224	355							461	133	1,131	409									
Of which: General risk	303	265	130	39	272	83							141	41	300	91									
Of which: Specific risk	677	464	425	119	952	273							320	92	831	318									
Equities	24	12	40	12	39	11							40	11	38	11									
Of which: General risk	12	1	0	0	0	0							0	0	0	0									
Of which: Specific risk	12	12	40	12	39	11							40	11	38	11									
Foreign exchange risk	760	903	0	0	0	0							0	0	0	0									
Commodities risk	4	8	3	3	19	7							18	5	33	18									
Total	1,768	1,452	458	102	1,015	257	376	325	0	0	0	23,109	322	97	734	290	279	342	0	0	0	0	0	17,475	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA DV1 template.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	139,630	153,946	19,494		133,339	147,387	18,326	
	Regional governments or local authorities	967	1,010	283		944	1,009	275	
	Public sector entities	1,701	876	772		1,714	900	748	
	Multilateral Development Banks	1,930	1,854	0		2,152	2,080	0	
	International Organisations	146	146	0		101	101	0	
	Institutions	16,589	14,329	3,223		16,310	13,252	3,015	
	Corporates	43,269	24,319	23,906		42,890	25,074	24,149	
	of which: SME	11,912	6,859	6,167		11,618	6,203	5,904	
	Retail	19,664	13,565	9,637		18,969	12,812	9,084	
	of which: SME	3,753	2,579	1,499		3,656	2,500	1,457	
	Secured by mortgages on immovable property	6,577	6,476	2,335		6,199	6,122	2,211	
	of which: SME	1,331	1,290	486		1,285	1,249	474	
	Exposures in default	4,434	1,913	2,061	2,380	4,095	1,913	1,986	2,015
	Items associated with particularly high risk	1,687	1,376	2,064		1,361	1,056	1,599	
	Covered bonds	871	870	112		878	877	111	
	Claims on institutions and corporates with a ST credit assessment	2,697	1,960	1,981		2,596	1,814	1,794	
	Collective investments undertakings (CIU)	2,414	2,663	2,663		2,449	2,449	2,719	
Equity	14,107	14,073	9,314		15,671	15,648	9,318		
Other exposures									
Standardised Total ²	256,690	239,234	77,844	3,301	249,668	232,603	75,338	2,830	

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	84,772	100,202	13,404		85,285	100,344	12,967	
	Regional governments or local authorities	83	83	13		82	86	11	
	Public sector entities	464	348	331		468	330	313	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,243	3,507	539		4,905	3,373	527	
	Corporates	21,617	8,587	8,211		19,381	7,014	6,770	
	of which: SME	8,582	4,243	3,874		8,254	2,886	2,735	
	Retail	12,106	7,417	5,244		11,099	6,426	4,523	
	of which: SME	2,728	1,794	1,004		2,595	1,644	941	
	Secured by mortgages on immovable property	4,215	4,258	1,541		3,885	3,836	1,396	
	of which: SME	1,247	1,210	455		1,205	1,173	444	
	Exposures in default	2,662	1,243	1,331	1,386	2,426	1,233	1,271	1,157
	Items associated with particularly high risk	1,457	1,156	1,746		1,325	1,040	1,560	
	Covered bonds	211	211	22		212	212	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,768	1,129	1,116		1,675	1,011	991	
Equity	2,163	2,163	2,297		2,200	2,200	2,340		
Other exposures	11,378	11,378	8,197		12,424	12,424	8,231		
Standardised Total ²				1,762				1,501	

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	13,247	13,046	105		12,220	12,019	103	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	821	586	289		795	591	285	
	Corporates	439	302	302		481	415	358	
	of which: SME	3	1	1		2	1	1	
	Retail	12	10	7		11	10	7	
	of which: SME	9	7	7		9	7	7	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	14	14	14		36	36	36	
Equity	15	15	15		17	17	17		
Other exposures	47	47	11		15	15	14		
Standardised Total ²				8				5	

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	12,902	12,916	0		11,380	11,394	0	
	Regional governments or local authorities	31	14	3		31	14	3	
	Public sector entities	20	20	10		27	27	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	124	124	59		116	116	55	
	Corporates	138	134	130		153	148	140	
	of which: SME	3	3	3		2	2	2	
	Retail	1	1	0		2	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	27	3		0	27	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				3	

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	2,788	2,203	7		2,232	3,649	0	
	Regional governments or local authorities	109	109	22		118	118	24	
	Public sector entities	0	0	0		25	25	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,558	1,462	263		1,416	1,330	188	
	Corporates	499	520	269		420	327	303	
	of which: SME	29	6	6		29	4	4	
	Retail	4	1	1		3	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	156	156	18		185	185	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		4	4	4	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SLOVAKIA	Central governments or central banks	689	688	171		1,020	1,020	114	
	Regional governments or local authorities	164	142	29		153	144	29	
	Public sector entities	8	7	7		7	7	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	69	69	35		41	41	21	
	Corporates	674	618	617		695	624	624	
	of which: SME	28	28	27		31	31	31	
	Retail	2,188	1,903	1,427		2,184	1,902	1,427	
	of which: SME	38	36	27		39	37	28	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	249	102	102	147	237	88	89	148
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	304	304	201		324	324	169		
Standardised Total²				228				241	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	624	86	0		621	67	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,162	3,742	218		3,196	2,758	181	
	Corporates	659	549	497		734	669	633	
	of which: SME	24	14	14		24	16	16	
	Retail	6	2	2		6	2	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	7	7	3		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	162	156	224		0	0	0	0
	Covered bonds	10	10	1		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	63	63	63		59	59	59	
Equity	4	4	4		4	4	4		
Other exposures	1	1	1		1	1	1		
Standardised Total²				8				4	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	6,911	7,059	0		1,161	1,303	0	
	Regional governments or local authorities	65	65	13		66	66	13	
	Public sector entities	19	19	4		19	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,006	1,974	376		2,280	2,247	275	
	Corporates	511	441	367		614	459	365	
	of which: SME	5	3	2		2	2	2	
	Retail	2	2	1		2	2	1	
	of which: SME	3	3	1		3	3	1	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CROATIA	Central governments or central banks	2,153	2,719	133		2,107	2,691	125	
	Regional governments or local authorities	129	141	28		131	143	29	
	Public sector entities	617	88	44		611	83	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	95	81	24		154	134	68	
	Corporates	6,298	5,061	4,994		6,208	5,102	5,085	
	of which: SME	1,398	1,102	1,158		1,469	1,251	1,251	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	851	844	296		906	901	315	
	of which: SME	7	7	2		7	7	2	
	Exposures in default	681	257	281	374	646	245	257	312
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	1,277	1,249	187		1,748	1,735	186		
Standardised Total²				524				413	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	308	298	190		274	250	115	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	2	0		0	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	932	699	596		833	600	544	
	Corporates	1,333	995	990		2,006	1,657	1,531	
	of which: SME	244	191	0		683	683	683	
	Retail	18	17	13		215	167	125	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	24	24	11	34	19	19	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	2		13	13	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	707	616	659		677	557	577		
Equity	119	119	121		106	106	106		
Other exposures	234	234	204		202	202	146		
Standardised Total²				18				19	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
EGYPT	Central governments or central banks	2,222	2,309	1,986		2,260	2,238	1,550	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	164	135	127		144	117	95	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	100	80	38		209	173	57	
	Corporates	1,335	700	681		1,996	752	729	
	of which: SME	165	99	79		209	117	93	
	Retail	1,257	894	654		1,318	937	687	
	of which: SME	126	90	52		137	101	60	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	150	48	51	98	142	63	65	73
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	5	5	5		4	4	4		
Equity	26	26	30		23	23	29		
Other exposures	241	241	148		258	258	186		
Standardised Total²				159				126	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach									
As of 31/03/2019					As of 30/06/2019				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
(mb EUR, %)									
Consolidated data	Central governments or central banks	148,842	162,854	18,663		134,392	149,855	15,543	
	Regional governments or local authorities	979	1,039	308		896	965	294	
	Public sector entities	2,964	2,175	731		3,033	2,173	754	
	Multilateral Development Banks	2,381	2,378	0		2,568	2,575	0	
	International Organisations	276	276	0		299	299	0	
	Institutions	18,581	15,643	3,095		16,056	12,821	2,833	
	Corporates	43,194	24,789	23,795		47,763	25,721	24,485	
	of which: SME	10,516	5,042	4,760		10,517	5,056	4,790	
	Retail	19,327	12,674	8,998		18,892	10,760	7,555	
	of which: SME	3,616	2,462	1,433		3,525	2,408	1,404	
	Secured by mortgages on immovable property	5,184	5,121	1,878		4,154	4,091	1,507	
	of which: SME	1,223	1,188	453		1,104	1,071	410	
	Exposures in default	3,052	1,803	1,803	1,977	3,056	1,656	1,774	1,902
	Items associated with particularly high risk	1,106	844	1,266		978	791	1,186	
	Covered bonds	1,084	163	163		1,441	1,441	197	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
	Collective investments undertakings (CIU)	2,673	1,777	1,759		2,887	1,980	1,957	
	Equity	2,379	2,379	2,659		2,399	2,398	2,683	
Other exposures	17,029	17,029	11,716		18,210	18,201	12,586		
Standardised Total ²	269,961	251,857	76,924	2,697	257,666	235,767	77,376	2,582	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

Standardised Approach									
As of 31/03/2019					As of 30/06/2019				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mb EUR, %)									
ITALY	Central governments or central banks	98,402	113,480	13,176		89,498	106,007	12,927	
	Regional governments or local authorities	54	36	7		47	36	7	
	Public sector entities	453	317	303		569	357	320	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,631	4,346	556		4,931	3,544	499	
	Corporates	19,270	6,815	6,566		22,424	6,382	6,121	
	of which: SME	7,115	2,361	2,225		7,020	2,325	2,206	
	Retail	11,211	6,034	4,240		10,034	4,280	2,934	
	of which: SME	2,563	1,610	922		2,475	1,555	890	
	Secured by mortgages on immovable property	2,742	2,701	997		1,662	1,629	610	
	of which: SME	1,149	1,117	425		1,029	999	383	
	Exposures in default	2,372	1,191	1,226	1,142	2,186	1,048	1,073	1,100
	Items associated with particularly high risk	1,050	803	1,204		944	766	1,150	
	Covered bonds	304	304	31		416	416	46	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,664	975	955		1,763	1,089	1,068	
	Equity	2,117	2,116	2,256		2,125	2,125	2,272	
Other exposures	13,569	13,569	10,440		14,935	14,935	11,295		
Standardised Total ²	269,961	251,857	76,924	1,374	257,666	235,767	77,376	1,353	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach									
As of 31/03/2019					As of 30/06/2019				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mb EUR, %)									
UNITED STATES	Central governments or central banks	6,438	6,237	82		6,904	6,704	90	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	733	545	220		569	360	161	
	Corporates	598	446	446		639	561	484	
	of which: SME	2	1	1		10	2	1	
	Retail	2	1	0		3	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	1		0	0	0	
	Covered bonds	0	0	0		8	8	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	73	51	51		91	64	64	
	Equity	18	18	18		19	19	19	
Other exposures	28	28	11		17	17	10		
Standardised Total ²	6,438	6,237	82	4	6,904	6,704	90	4	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach									
As of 31/03/2019					As of 30/06/2019				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mb EUR, %)									
SPAIN	Central governments or central banks	14,915	14,933	1		12,527	12,549	2	
	Regional governments or local authorities	29	14	3		16	1	0	
	Public sector entities	28	28	14		25	25	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	118	118	56		142	142	68	
	Corporates	297	272	269		251	237	224	
	of which: SME	3	3	3		3	2	2	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	16	16	2		6	6	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total ²	14,915	14,933	1	3	12,527	12,549	2	2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	6,577	7,005	0		1,988	2,401	2	
	Regional governments or local authorities	119	119	24		67	67	13	
	Public sector entities	36	36	7		27	27	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,810	2,727	233		1,745	1,663	130	
	Corporates	462	371	324		503	411	350	
	of which: SME	29	4	4		29	4	4	
	Retail	3	2	1		3	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	201	201	23		259	259	29	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	5	5	5		15	15	15		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	912	911	118		659	656	112	
	Regional governments or local authorities	154	141	28		150	137	28	
	Public sector entities	8	7	6		6	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	39	20		71	71	36	
	Corporates	693	633	633		753	648	647	
	of which: SME	33	33	33		30	30	29	
	Retail	2,208	1,895	1,421		2,052	1,804	1,353	
	of which: SME	40	38	28		40	38	29	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	162	63	64	98	227	89	89	138
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		15	15	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	306	306	207		342	342	216		
Standardised Total ²				232				218	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	849	82	0		722	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,869	2,398	214		2,107	1,609	205	
	Corporates	1,058	852	788		959	824	742	
	of which: SME	25	17	17		17	16	16	
	Retail	5	2	2		6	2	1	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	153	152	76		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	20	20	2		65	65	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	61	55	55		73	64	64		
Equity	6	6	10		12	12	15		
Other exposures	1	1	1		1	1	1		
Standardised Total ²				4				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	1,556	1,706	0		1,620	1,762	0	
	Regional governments or local authorities	74	74	15		75	75	15	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,516	2,483	307		2,878	2,845	310	
	Corporates	538	342	273		1,049	846	552	
	of which: SME	7	4	4		9	4	4	
	Retail	4	4	3		4	4	2	
	of which: SME	3	3	2		3	2	2	
	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		53	53	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR %)									
CROATIA	Central governments or central banks	2,150	2,736	304		2,306	2,851	150	
	Regional governments or local authorities	139	150	30		136	147	29	
	Public sector entities	553	61	22		547	58	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	232	169	67		262	196	47	
	Corporates	6,256	5,085	5,088		6,417	5,222	5,205	
	of which: SME	1,450	1,267	1,267		1,456	1,281	1,281	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	924	921	322		940	936	328	
	of which: SME	7	7	2		8	3	3	
	Exposures in default	643	225	235	330	551	264	291	258
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		3	3	3		
Equity	2	2	2		2	2	2		
Other exposures	1,929	1,922	233		1,684	1,680	236		
Standardised Total ²				424				354	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR %)									
LUXEMBOURG	Central governments or central banks	294	270	36		270	256	30	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,159	935	634		854	631	578	
	Corporates	1,566	1,050	1,010		1,623	1,211	1,168	
	of which: SME	0	0	0		0	0	0	
	Retail	335	314	236		1,029	72	54	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	0	0	0		150	148	74	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	19	19	15	28	15	15	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	52	52	32		70	70	32	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	669	528	539		663	529	538		
Equity	110	110	112		111	111	112		
Other exposures	180	180	143		176	176	139		
Standardised Total ²				19				28	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR %)									
EGYPT	Central governments or central banks	2,370	2,349	1,701		2,656	2,621	1,982	
	Regional governments or local authorities	133	0	0		0	0	0	
	Public sector entities	0	103	100		115	88	85	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	260	238	64		207	170	53	
	Corporates	1,751	760	736		2,019	891	867	
	of which: SME	227	116	93		267	130	107	
	Retail	1,445	1,029	756		1,540	1,099	808	
	of which: SME	144	104	62		158	115	69	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	143	58	83	76	142	44	52	98
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	5	5	5		5	5	5		
Equity	25	25	28		27	27	27		
Other exposures	311	311	223		330	330	234		
Standardised Total ²				128				151	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	IRB Approach							
	As of 30/09/2018				As of 31/12/2018			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	0	0	0	0	0	0	0	0
Central banks and central governments	49,906	416	33,951	17,236	276	70,240	415	33,800
Institutions	323,016	34,699	202,689	100,500	7,101	19,723	312,402	26,225
Corporates	15,664	2,378	13,025	8,202	540	1,486	15,266	1,798
Corporates - Of Which: Specialised Lending	89,276	20,763	66,167	33,796	4,291	12,072	78,872	14,964
Corporates - Of Which: SME	143,034	12,454	132,609	25,968	1,464	7,820	141,477	9,187
Retail	97,775	4,243	97,568	17,243	1,079	1,824	97,149	2,966
Retail - Secured on real estate property	6,276	1,369	6,240	1,337	2	623	5,673	866
Retail - Secured on real estate property - Of Which: SME	91,500	2,878	91,328	16,005	1,078	1,201	91,476	2,040
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	45,259	8,207	35,041	8,626	384	5,996	44,328	6,281
Retail - Other Retail	22,448	4,931	16,669	4,573	14	3,629	21,396	3,056
Retail - Other Retail - Of Which: SME	22,811	3,290	20,392	6,053	370	2,388	22,932	2,355
Retail - Other Retail - Of Which: non-SME	4,378	111	4,378	12,549	16	4,533	97	4,533
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total²			156,285				155,629	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous "Transparency exercise" results.

	IRB Approach							
	As of 30/09/2018				As of 31/12/2018			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	0	0	0	0	0	0	0	0
Central banks and central governments	26,493	409	17,886	6,521	100	242	27,738	410
Institutions	232,928	34,024	156,082	77,263	6,968	19,110	216,305	25,600
Corporates	9,696	1,270	8,384	4,829	494	1,588	1,590	1,590
Corporates - Of Which: Specialised Lending	86,732	20,681	63,953	32,212	4,282	12,599	77,318	14,877
Corporates - Of Which: SME	135,708	12,379	125,315	24,963	1,417	7,738	133,955	9,114
Retail	90,756	4,193	90,552	18,476	1,047	89,944	2,854	89,742
Retail - Secured on real estate property	6,220	1,368	6,184	1,299	0	621	5,589	1,387
Retail - Secured on real estate property - Of Which: SME	84,537	2,823	84,368	15,176	1,041	1,159	84,323	2,990
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	44,952	8,186	34,763	8,487	369	5,978	44,811	6,260
Retail - Other Retail	22,381	4,907	14,600	2,443	0	3,618	21,225	3,816
Retail - Other Retail - Of Which: SME	22,771	3,279	20,363	6,045	369	2,361	22,886	2,343
Retail - Other Retail - Of Which: non-SME	4,017	111	4,017	11,514	15	1	4,095	97
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 30/09/2018				As of 31/12/2018			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	0	0	0	0	0	0	0	0
Central banks and central governments	2,555	0	890	348	0	1	2,109	0
Institutions	19,696	413	6,863	2,795	10	27	20,015	42
Corporates	1,062	0	795	553	0	5	902	0
Corporates - Of Which: Specialised Lending	6	0	7	2	0	1	6	1
Corporates - Of Which: SME	28	1	28	5	0	32	1	6
Retail	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	30	3	5
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	27	0	27	5	0	30	3	5
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	3	2	1
Equity	56	0	56	207	0	50	0	184
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 30/09/2018				As of 31/12/2018			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	0	0	0	0	0	0	0	0
Central banks and central governments	783	0	164	60	0	1	730	0
Institutions	5,301	34	2,732	1,239	8	24	5,787	33
Corporates	119	0	72	41	0	1	122	0
Corporates - Of Which: Specialised Lending	6	0	3	3	0	5	0	3
Corporates - Of Which: SME	7	1	7	1	0	8	1	2
Retail	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 30/09/2018				As of 31/12/2018			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	0	0	0	0	0	0	0	0
Central banks and central governments	3,613	0	2,046	599	0	3	3,366	0
Institutions	6,509	14	2,587	1,082	3	29	8,321	5
Corporates	376	0	314	137	0	6	399	0
Corporates - Of Which: Specialised Lending	5	0	3	2	0	5	0	3
Corporates - Of Which: SME	18	1	18	3	0	1	18	3
Retail	16	0	16	3	0	16	0	3
Retail - Secured on real estate property	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	1	2	0	0	2	1	2
Equity	4	0	4	9	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo S.p.A.

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	9	0	0	0	0	0	0	0
	Corporates	4,943	54	4,087	3,854	9	83	5,044	46
	Corporates - Of Which: Specialised Lending	887	18	842	915	0	43	927	13
	Corporates - Of Which: SME	1,970	27	1,738	1,124	2	36	2,007	32
	Retail	6,851	53	6,833	914	41	50	7,953	50
	Retail - Secured on real estate property	6,529	41	6,529	745	36	37	6,720	40
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56	1	56	38	1	2	52	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	267	9	249	130	14	11	271	9
	Retail - Other Retail - Of Which: SME	267	9	249	130	14	11	271	9
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹ Original measure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	4,815	0	3,174	627	0	7	4,951	0
	Corporates	5,240	0	3,057	1,603	0	47	6,333	0
	Corporates - Of Which: Specialised Lending	387	0	307	157	0	37	433	0
	Corporates - Of Which: SME	4	0	1	2	0	0	3	0
	Retail	92	1	90	17	1	1	96	3
	Retail - Secured on real estate property	87	2	85	16	1	1	89	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	87	2	85	16	1	1	89	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	1	5	1	0	0	7	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	5	1	5	1	0	0	7	1	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹ Original measure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,487	0	644	226	0	3	1,567	0
	Corporates	7,448	103	4,262	1,699	24	69	5,573	103
	Corporates - Of Which: Specialised Lending	56	44	46	15	11	43	44	15
	Corporates - Of Which: SME	28	3	21	18	1	1	28	3
	Retail	22	2	21	2	0	0	23	2
	Retail - Secured on real estate property	19	1	19	5	0	0	20	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	1	19	5	0	0	20	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	2	1	0	1	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	1	2	1	0	1	2	1	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹ Original measure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	16	0	1	1	0	0	16	0
	Corporates	297	0	213	143	0	1	315	0
	Corporates - Of Which: Specialised Lending	21	0	19	10	0	0	40	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹ Original measure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	302	0	144	23	0	0	195	0
	Corporates	4,732	35	2,928	1,188	6	34	4,729	36
	Corporates - Of Which: Specialised Lending	40	0	49	22	0	4	40	40
	Corporates - Of Which: SME	120	0	150	123	0	0	120	0
	Retail	7	0	7	1	0	0	8	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	44	0	44	162	0	0	44	163	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹ Original measure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
EGYPT	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	480	0	146	23	0	0	649	82
	Corporates	145	0	2	1	0	0	144	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	2	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹ Original measure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach								
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(mbi EUR, %)										
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	
	Institutions	72,485	494	35,524	16,731	110	72,964	481	35,064	16,054
	Corporates	313,185	25,340	184,927	100,205	4,925	312,528	24,265	185,087	99,715
	Corporates - Of Which: Specialised Lending	17,827	1,735	13,140	7,839	395	18,220	1,610	13,579	7,658
	Corporates - Of Which: SME	79,998	14,468	56,630	33,308	2,824	8,161	79,997	14,169	56,531
	Retail	143,278	9,167	133,285	26,275	1,760	144,700	9,164	134,875	26,398
	Retail - Secured on real estate property	98,026	2,888	98,707	17,028	959	1,083	100,343	2,959	100,110
	Retail - Secured on real estate property - Of Which: SME	5,643	851	5,611	1,410	100	322	5,580	843	5,548
	Retail - Other Retail	93,283	2,037	93,096	15,618	859	740	94,763	2,115	94,562
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	44,352	6,279	34,578	9,247	801	4,471	44,357	6,205	34,764
	Retail - Other Retail - Of Which: non-SME	21,052	3,802	13,680	3,049	518	2,823	20,858	3,884	13,484
	Equity	23,300	2,377	20,898	6,159	285	23,540	2,321	21,281	6,198
Other non credit-obligation assets	4,625	108	4,625	13,339	3	4,623	91	4,623	13,640	
IRB Total ²				156,553					155,807	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercise's results.

		IRB Approach								
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(mbi EUR, %)										
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	
	Institutions	26,062	377	18,544	7,344	93	252	26,365	370	18,739
	Corporates	215,375	24,712	137,830	75,171	4,796	12,900	214,488	23,639	136,498
	Corporates - Of Which: Specialised Lending	15,894	1,534	7,596	4,094	350	764	15,111	1,525	4,944
	Corporates - Of Which: SME	76,993	14,384	54,352	31,700	2,810	8,089	76,968	14,100	54,235
	Retail	135,562	9,098	125,601	25,285	1,716	5,495	136,774	9,095	126,978
	Retail - Secured on real estate property	91,533	2,839	91,316	16,181	930	1,941	92,740	2,910	16,819
	Retail - Secured on real estate property - Of Which: SME	5,993	850	5,562	1,379	119	331	5,535	843	5,503
	Retail - Other Retail	85,540	1,989	85,754	14,802	811	710	87,246	2,057	87,007
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	44,030	6,260	34,285	9,100	786	4,454	44,033	6,186	34,467
	Retail - Other Retail - Of Which: non-SME	20,774	3,892	13,419	2,909	604	2,895	20,538	3,873	13,221
	Equity	23,256	2,367	20,865	6,192	282	23,496	2,312	21,246	6,121
Other non credit-obligation assets	4,177	108	4,177	12,084	3	4,340	91	4,340	12,238	
IRB Total ²				156,553					155,807	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(mbi EUR, %)									
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,472	0	1,079	513	0	2	2,327	0
	Corporates	20,876	17	6,823	2,907	0	20,610	36	6,722
	Corporates - Of Which: Specialised Lending	731	0	573	456	0	4	566	0
	Corporates - Of Which: SME	1	3	1	0	0	0	0	0
	Retail	37	1	36	6	0	34	1	36
	Retail - Secured on real estate property	34	1	34	5	0	34	0	34
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail	34	1	34	5	0	34	0	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	59	0	59	220	0	109	0	109
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ²				156,553				155,807	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(mbi EUR, %)									
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,162	0	541	184	0	1,149	0	540
	Corporates	5,535	33	3,337	1,587	0	22	5,515	31
	Corporates - Of Which: Specialised Lending	127	0	104	61	0	4	120	0
	Corporates - Of Which: SME	4	0	3	0	0	0	0	0
	Retail	8	1	8	1	0	8	1	8
	Retail - Secured on real estate property	7	0	7	1	0	7	0	7
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	7	1	0	7	0	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	1	0	1	0	0	1	0	1
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ²				156,553				155,807	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(mbi EUR, %)									
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	5,100	0	3,055	553	0	2	5,547	0
	Corporates	8,002	4	2,850	1,224	1	26	7,405	7
	Corporates - Of Which: Specialised Lending	400	0	365	150	0	7	407	0
	Corporates - Of Which: SME	7	0	3	0	0	0	0	0
	Retail	20	1	19	3	0	1	21	1
	Retail - Secured on real estate property	17	0	17	3	0	0	18	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail	17	0	17	3	0	18	4	18
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	3	1	2	0	0	3	1	3
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ²				156,553				155,807	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mli EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	0	0	0	0	0	0	0	0				
	Corporates	5,044	56	4,277	3,003	12	86	5,084	51	4,283	3,051	10	84
	Corporates - Of Which: Specialised Lending	913	13	873	867	0	41	927	13	890	884	0	39
	Corporates - Of Which: SME	2,063	42	1,824	1,219	12	41	2,044	38	1,789	1,213	10	41
	Retail	2,208	49	7,150	897	40	48	7,399	92	7,381	912	46	49
	Retail - Secured on real estate property	6,930	40	6,930	758	26	36	7,120	40	7,120	768	25	37
	Retail - Secured on real estate property - Of Which: SME	1	50	1	49	31	1	2	45	1	45	28	1
	Retail - Secured on real estate property - Of Which: non-SME	6,880	39	6,880	727	24	35	7,075	39	7,075	739	25	35
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	278	9	260	139	14	13	279	10	262	145	21	12
	Retail - Other Retail - Of Which: SME	278	9	260	139	14	11	279	10	262	145	21	12
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mli EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	4,961	0	2,694	398	0	7	4,734	0	2,471	372	0	7
	Corporates	6,284	0	3,520	1,896	0	7	6,313	0	3,844	2,112	0	7
	Corporates - Of Which: Specialised Lending	544	0	401	181	0	1	539	0	412	186	0	1
	Corporates - Of Which: SME	3	0	1	1	0	3	0	0	1	1	0	0
	Retail	102	3	100	17	1	184	3	102	18	1	1	
	Retail - Secured on real estate property	94	2	94	16	1	97	2	96	16	1	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	94	2	94	16	1	97	2	96	16	1	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	1	6	1	0	7	1	6	1	0	0	
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	7	1	6	1	0	7	1	6	1	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mli EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	2,411	0	1,086	382	0	3	2,325	0	1,040	321	24	2
	Corporates	5,615	102	2,437	1,251	24	71	5,644	102	2,452	1,229	24	70
	Corporates - Of Which: Specialised Lending	52	44	46	13	11	51	44	41	17	13	11	
	Corporates - Of Which: SME	25	3	20	19	1	1	28	3	20	18	1	
	Retail	22	2	27	7	0	28	2	28	7	28	7	
	Retail - Secured on real estate property	25	1	25	6	1	25	0	25	6	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	25	1	25	6	1	25	0	25	6	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	1	2	0	0	2	1	2	0	0	0	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	2	1	2	0	0	2	0	2	0	0			
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mli EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	14	0	1	1	0	1	13	0	1	1	0
	Corporates	291	0	153	118	0	1	288	0	227	136	0
	Corporates - Of Which: Specialised Lending	92	0	70	45	0	0	92	0	71	46	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mli EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	124	0	462	47	0	188	0	124	22	0	
	Corporates	4,946	38	2,341	1,250	7	29	5,154	37	2,372	1,385	7
	Corporates - Of Which: Specialised Lending	46	0	46	38	0	1	46	0	46	34	0
	Corporates - Of Which: SME	190	0	190	98	0	0	146	0	146	154	0
	Retail	9	0	9	1	0	0	9	0	9	2	0
	Retail - Secured on real estate property	8	0	8	1	0	0	8	0	8	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	8	0	8	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	44	0	44	163	0	43	0	43	161	0		
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mli EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
EGYPT	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	139	0	2	108	0	0	138	0	2	2
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	1	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	1	0	1	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		271	271	0	0	271	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	1	1	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		140	141	0	0	141	0	0	0	0	0	0	0	0	0
[10Y - more]		92	92	0	0	92	0	0	0	0	0	0	0	0	0
Total		504	505	1	0	505	0	0	0	0	0	0	0	0	0
[0 - 3M]															
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]															
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]		1,069	1,069	0	0	0	0	1,069	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,069	1,069	0	0	0	0	1,069	0	0	0	0	0	0	2
[0 - 3M]															
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]															
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	35	35	0	0	35	0	0	0	0	0	0	0	0	0	0	0
	Germany	324	324	580	0	1,187	0	0	0	0	0	0	0	0	0	0	17
	Croatia	1	1	0	0	1,058	0	10	36	546	19	0	0	0	0	0	225
	Greece	72	72	72	0	0	0	130	0	0	0	0	0	0	0	0	0
	Hungary	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	3
	Ireland	207	207	2	0	205	0	0	0	0	0	0	0	0	0	0	9
	Italy	47,262	45,789	4,644	0	20,348	22,351	7,296	15,600	11	21	86	8,862	2	1	0	17,606
	Latvia	49	49	0	0	9	40	0	0	0	0	0	0	0	0	0	32

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	9	9	5	0	5	0	0	0	0	0	0	0	0	0	0	1
	Total	129	129	36	0	93	0	0	0	0	0	0	0	28	0	0	187
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	385	385	10	0	374	0	0	0	0	0	0	0	0	0	0	0
	Total	62	62	0	0	40	21	0	0	0	0	0	0	0	0	0	8
	Total	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	267	265	1	1	75	177	0	0	0	0	0	0	3	0	0	19
	Total	1,115	1,115	0	0	478	637	0	0	0	0	0	0	0	0	0	149
	Total	108	98	0	0	11	87	0	0	0	0	0	0	10	0	0	3

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Japan	0 598 15 0 0 0	0 598 15 0 0 0	0 598 15 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0		
	U.S.	40 307 694 77 3,567 3,168 479	40 83 331 26 3,167 3,167 478	40 83 44 26 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1		
	China	0 0 0 0 31 44 11	0 0 0 0 31 44 10	0 0 0 0 22 0 0	0 0 0 0 0 0 0	0 0 0 0 9 44 10	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	13		
	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	10		
	Other advanced economies non EEA	19 14 0 36 62 89	19 18 14 0 36 62 89	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 35 52 89	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	121		
	Other Central and eastern Europe countries non EEA	1,247 102 420 201 483 227 0	1,240 101 418 201 482 226 0	0 0 2 0 0 1 0	0 0 0 0 0 0 0	92 252 102 100 58 167 0	8 163 98 380 0 0 0	2 0 0 0 0 77 0	9 0 0 0 0 0 0	2 0 0 0 0 0 0	9 0 0 0 0 0 0	8 2 0 0 0 0 0	0 0 0 0 0 0 0	1,980		
	Middle East	0 0 0 0 193 773 143	0 0 0 0 193 773 143	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 193 757 130	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 170 733	0 0 0 0 0 0 0	0 0 0 0 0 0 0	187		
	Latin America and the Caribbean	15 5 0 43 1 113 137	15 5 0 43 1 112 136	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 112 136	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	296		
	Total	615	615	615	0	7,566	0	0	0	0	0	0	0	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Total gross carrying amount of non-derivative financial assets	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa															
10 - 3M f		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0
3M - 1Y f		6	6	0	0	0	6	0	0	0	0	0	0	22	0	0
1Y - 2Y f		11	11	0	0	11	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	6	0	0
3Y - 5Y f		105	105	0	0	4	100	0	0	0	0	0	0	0	0	0
5Y - 10Y f		401	399	0	0	108	291	0	0	0	0	0	0	12	0	0
10Y - more		187	187	0	0	28	159	0	0	0	0	0	0	560	0	0
Total		714	711	0	0	351	560	0	0	0	0	0	601	0	0	258
	Others															
10 - 3M f		58	57	0	0	57	0	0	0	0	0	0	0	65	0	0
3M - 1Y f		4	4	0	0	3	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		44	44	0	0	44	0	4	71	0	21	0	0	0	0	0
2Y - 3Y f		11	11	0	0	11	0	0	0	26	500	0	0	0	0	0
3Y - 5Y f		170	170	0	0	170	0	14	88	0	0	0	0	0	0	0
5Y - 10Y f		383	383	0	0	383	0	258	763	797	1,254	0	0	0	0	0
10Y - more		54	54	0	0	53	0	1,320	5,491	226	1,350	75	0	0	0	0
Total		725	723	0	0	722	1	1,997	6,419	1,049	3,125	140	0	0	0	233

Notes and definitions:

Information disclosed in this template is sourced from COREP template C.33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) 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) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		16	16	16	0	0	0	0	0	0	0	0	0	0	0	
Total		17	17	16	0	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		112	112	112	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		118	118	0	0	118	0	0	0	0	0	0	0	0	0	
[10Y - more]		453	453	6	0	447	0	0	0	0	0	0	0	0	0	
Total		684	684	118	0	565	0	0	0	0	0	0	0	0	0	0
[0 - 3M]																
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
[0 - 3M]																
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]																
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	30	30	0	0	0	30	0	0	0	0	0	0	0	0	0
	Germany	4,510	4,247	2,879	0	1,632	14	0	0	0	0	0	0	0	0	15
	Croatia	2,408	2,402	144	0	1,321	937	0	6	55	549	46	0	0	0	219
	Greece	94	93	94	0	0	0	0	466	0	0	0	0	0	0	0
	Hungary	1,446	1,441	80	0	1,332	29	0	0	0	0	65	0	0	0	80
	Ireland	649	649	2	0	647	0	0	0	0	0	0	0	0	0	7
	Italy	55,848	51,089	10,657	0	22,629	22,383	8,254	15,280	92	1,155	5,426	1	0	0	17,316
	Latvia	47	47	0	0	8	39	0	0	0	0	120	0	0	0	32

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet					Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Luxembourg	26	24	9	0	15	0	0	0	0	0	0	0	0	0	0	190
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	414	413	28	0	386	0	0	0	0	0	0	0	0	0	0	0
	Poland	13	13	0	0	13	0	0	0	0	0	0	0	0	0	0	12
	Portugal	40	40	40	0	40	0	0	0	0	0	0	0	0	0	0	0
	Romania	63	62	1	0	62	0	0	0	0	0	0	0	0	0	0	35
	Slovakia	234	232	102	0	129	0	0	0	0	0	0	0	0	0	0	139
	Slovenia	14	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0
	Total	16	6	0	0	0	6	0	0	0	0	0	0	10	0	0	0

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)																
Direct exposures																
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Spain	18	7	12	0	0	7	0	0	0	0	0	0	0		
f 3M - 1Y f		4,559	4,554	934	0	3,590	34	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		1,491	1,491	24	0	1,417	24	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		337	337	0	0	337	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		795	795	3	0	792	3	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		5,913	5,830	160	0	5,737	16	0	0	0	0	0	0	0	0	
f 10Y+ more	659	636	23	0	613	23	0	0	0	0	0	0	0	0		
Total	13,772	13,640	1,206	0	12,485	80	0	0	0	0	0	0	0	0	12	
f 0 - 3M f	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	United Kingdom	161	161	161	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		171	171	171	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		55	55	55	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		193	126	193	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
f 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	582	515	582	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Iceland															
f 3M - 1Y f																
f 1Y - 2Y f																
f 2Y - 3Y f																
f 3Y - 5Y f																
f 5Y - 10Y f																
f 10Y+ more																
Total																
f 0 - 3M f	Liechtenstein															
f 3M - 1Y f																
f 1Y - 2Y f																
f 2Y - 3Y f																
f 3Y - 5Y f																
f 5Y - 10Y f																
f 10Y+ more																
Total																
f 0 - 3M f	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		56	56	56	0	56	0	0	0	0	0	0	0	0	0	
f 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	56	56	1	0	56	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		119	119	119	0	119	0	0	0	0	0	0	0	0	0	
f 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	119	119	0	0	119	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Hong Kong															
f 3M - 1Y f																
f 1Y - 2Y f																
f 2Y - 3Y f																
f 3Y - 5Y f																
f 5Y - 10Y f																
f 10Y+ more																
Total																

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2019

Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount	
				Direct exposures				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	
	U.S.	697	696	0	0	696	0	0	0	0	0	0	0	0	139
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	14
	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	18
	Other Central and eastern Europe countries non EEA	374	374	0	0	374	100	0	0	0	0	0	0	0	140
	Middle East	1,754	1,752	6	1	824	920	0	11	0	2	0	0	1,693	
	Latin America and the Caribbean	1,356	1,362	11	0	126	1,228	0	0	0	0	861	0	233	
	Total	1,099	1,090	14	0	617	468	0	1	0	0	52	0	546	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa	[0 - 3M]	44	34	0	0	0	34	0	0	0	0		133	1	
		[3M - 1Y]	35	32	0	0	0	32	0	0	0	0		25	0	
		[1Y - 2Y]	14	14	0	0	11	3	0	0	0	0		4	0	
		[2Y - 3Y]	22	21	0	0	5	17	0	0	0	0		0	0	
		[3Y - 5Y]	107	106	0	0	0	106	0	0	0	0		3	0	
		[5Y - 10Y]	409	408	0	0	106	301	0	0	0	0		161	0	
	[10Y - more]	262	281	0	0	102	179	0	0	0	0		443	0		
		Total	912	896	0	0	224	672	0	0	0	0	0	769	1	451
	Others	[0 - 3M]	62	61	0	0	61	0	0	0	0	0		15	0	
		[3M - 1Y]	17	17	0	0	17	0	2	63	0	0		50	0	
		[1Y - 2Y]	37	37	0	0	37	0	0	0	0	16		0	0	
		[2Y - 3Y]	69	69	0	0	69	0	11	81	28	500		0	0	
		[3Y - 5Y]	205	205	6	0	190	9	63	67	0	0		0	0	
		[5Y - 10Y]	711	711	0	0	560	151	305	789	897	1,255		0	0	
	[10Y - more]	154	154	0	0	154	0	1,882	5,269	397	1,350		25	0		
		Total	1,256	1,255	6	0	1,088	161	2,263	6,829	1,323	3,120	90	0	415	

Notes and definitions:

Information disclosed in this template is sourced from COREP template C.33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) 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) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2018							As of 31/12/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³				
(mln EUR)															
Debt securities (including at amortised cost and fair value)	85,201	0	89	89	155	42	0	80,211	2	102	102	159	43	0	
Central banks	1,163	0	0	0	21	0	0	144	0	0	0	5	0	0	
General governments	69,104	0	29	29	64	2	0	63,025	2	28	28	82	2	0	
Credit institutions	3,879	0	0	0	50	0	0	3,912	0	0	0	50	0	0	
Other financial corporations	8,815	0	22	22	10	17	0	10,919	0	23	23	12	18	0	
Non-financial corporations	2,241	0	37	37	10	23	0	2,211	0	52	52	9	23	0	
Loans and advances (including at amortised cost and fair value)	489,777	3,150	38,579	38,421	2,125	20,656	13,394	487,517	2,371	36,679	36,425	2,168	19,908	12,602	
Central banks	44,100	0	0	0	7	0	0	44,823	0	0	0	7	0	0	
General governments	15,159	248	351	351	52	102	1	15,540	200	382	382	59	120	1	
Credit institutions	31,643	0	4	4	37	4	0	30,541	1	4	4	31	4	0	
Other financial corporations	62,313	76	930	930	98	495	329	62,784	41	869	864	106	486	292	
Non-financial corporations	194,658	1,410	30,230	30,138	1,277	16,460	10,318	190,440	919	28,562	28,418	1,247	15,820	9,624	
of which: small and medium-sized enterprises at amortised cost	86,184	816	20,661	20,625	738	11,705	7,750	85,200	543	19,954	19,875	740	11,460	7,364	
Households	141,904	1,416	7,063	6,998	655	3,595	2,746	143,390	1,210	6,863	6,757	717	3,478	2,684	
DEBT INSTRUMENTS other than HFT	574,978	3,150	38,667	38,510	2,281	20,698	13,394	567,728	2,372	36,782	36,528	2,327	19,951	12,602	
OFF-BALANCE SHEET EXPOSURES	231,330		2,813	2,800	153	271	725	237,564		2,517	2,504	164	283	784	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
Debt securities (including at amortised cost and fair value)	91,655	1	118	118	122	91	0	90,188	0	118	118	136	93	0
Central banks	142	0	0	0	4	0	0	141	0	0	0	4	0	0
General governments	71,452	1	11	11	89	2	0	66,789	0	12	12	102	2	0
Credit institutions	5,066	0	0	0	3	0	0	6,373	0	0	0	4	0	0
Other financial corporations	12,092	0	71	71	16	66	0	13,244	0	70	70	16	69	0
Non-financial corporations	2,903	0	37	37	9	23	0	3,641	0	37	37	10	22	0
Loans and advances (including at amortised cost and fair value)	503,612	3,730	35,852	35,717	2,058	19,270	12,450	491,874	2,784	35,129	35,129	2,032	18,871	12,237
Central banks	53,165	0	0	0	6	0	0	43,082	0	0	0	8	0	0
General governments	15,089	259	369	369	57	117	1	15,236	427	364	364	54	121	1
Credit institutions	37,040	0	102	102	33	20	0	37,761	0	101	101	32	19	0
Other financial corporations	68,002	108	805	805	95	476	235	67,488	52	744	744	106	416	224
Non-financial corporations	186,207	1,595	27,784	27,704	1,168	15,191	9,581	185,042	1,179	27,168	27,168	1,134	14,832	9,440
of which: small and medium-sized enterprises at amortised cost	83,615	994	19,457	19,424	707	11,013	7,360	82,205	536	19,115	19,115	673	10,766	7,252
Households	144,109	1,768	6,792	6,737	699	3,467	2,633	143,266	1,126	6,752	6,752	697	3,484	2,572
DEBT INSTRUMENTS other than HFT	595,267	3,731	35,970	35,835	2,180	19,361	12,450	582,062	2,784	35,248	35,248	2,167	18,964	12,237
OFF-BALANCE SHEET EXPOSURES	241,716		2,391	2,380	161	266	732	248,225		2,228	2,228	157	267	590

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	86	1	0	0	0	82	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	75	1	0	0	0	72	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11	0	0	0	0	10	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	18,170	10,222	4,484	4,123	10,472	17,952	9,410	4,198	3,778	10,306
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	145	61	45	36	1	508	94	63	53	2
Credit institutions	103	0	1	0	0	100	0	1	0	0
Other financial corporations	753	504	265	254	367	649	445	240	235	313
Non-financial corporations	14,325	8,481	3,757	3,472	7,949	13,955	7,721	3,511	3,169	7,891
of which: small and medium-sized enterprises at amortised cost	8,067	4,575	1,987	1,809	5,452	7,771	4,472	1,973	1,781	5,145
Households	2,844	1,175	417	361	2,154	2,740	1,150	383	321	2,101
DEBT INSTRUMENTS other than HFT	18,256	10,222	4,484	4,123	10,472	18,034	9,410	4,199	3,778	10,306
Loan commitments given	1,003	335	14	10	399	1,063	354	14	10	406

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
Debt securities (including at amortised cost and fair value)	82	0	1	0	0	82	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	72	0	1	0	0	72	0	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	10	0	0	0	0
Loans and advances (including at amortised cost and fair value)	17,343	9,291	4,098	3,739	9,827	16,545	9,011	3,967	3,634	9,436
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	512	93	64	53	2	520	91	67	58	2
Credit institutions	98	98	16	16	0	97	97	15	15	0
Other financial corporations	566	332	222	215	210	537	313	216	208	241
Non-financial corporations	13,490	7,645	3,415	3,135	7,561	12,775	7,409	3,282	3,026	7,201
of which: small and medium-sized enterprises at amortised cost	7,700	4,490	1,947	1,770	5,131	7,214	4,416	1,877	1,718	4,803
Households	2,677	1,123	382	321	2,055	2,615	1,101	388	328	1,992
DEBT INSTRUMENTS other than HFT	17,425	9,291	4,099	3,739	9,827	16,627	9,011	3,968	3,634	9,436
Loan commitments given	889	267	11	9	340	551	255	9	8	254

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.