

COMUNICATO STAMPA

INTESA SANPAOLO: 2018 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 14 dicembre 2018 – Intesa Sanpaolo prende atto degli annunci effettuati oggi dall’Autorità Bancaria Europea e dalla Banca Centrale Europea in merito alle informazioni del *2018 EU-wide Transparency Exercise* e all’adempimento della decisione del Consiglio delle Autorità di Vigilanza dell’EBA.

Informazioni di background sul 2018 EU-wide Transparency Exercise

Negli incontri di febbraio e aprile 2018, il Consiglio delle Autorità di Vigilanza dell’EBA ha approvato il pacchetto informativo per il *2018 EU-wide Transparency Exercise*, che dal 2016 viene eseguito annualmente e pubblicato insieme al *Risk Assessment Report (RAR)*. Il *transparency exercise* annuale si baserà esclusivamente su dati COREP/FINREP, per quanto riguarda metodologia e ambito, al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

I prospetti sono stati compilati a livello centrale dall’EBA e successivamente inoltrati per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni.

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2018 EU-wide Transparency Exercise

Bank Name	Intesa Sanpaolo SpA
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT

2018 EU-wide Transparency Exercise
Capital

Intesa Sanpaolo SpA

		(mn EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		51,373	48,337	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		38,051	36,012	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		34,159	32,056	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		14,706	16,832	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		-790	-1,363	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		0	-3,265	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		50	23	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		756	599	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-7,182	-7,150	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)		-1,417	-1,366	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-530	-204	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-252	-213	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		-252	-213	C 01.00 (r460,r010)	Articles 36(1) point (k) (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	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 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	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(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		-1,776	-1,970	C 01.00 (r500,r010)	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		-560	-926	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		-393	-416	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments		1,280	3,374	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		28	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		1,253	3,374	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,414	5,342	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments		4,616	4,612	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments		799	731	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		43,466	41,354	C 01.00 (r015,r010)	Article 57 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		7,908	6,983	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		8,110	7,803	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions		-695	-13	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments		493	-807	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		286,825	282,383	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included		1,007	1,979	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		13.27%	12.75%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		15.15%	14.64%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		17.91%	17.12%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		36,771	32,638	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		12.87%	11.64%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements			2,704	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements			-819	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			1,919	C 05.01 (r440,r040)	

(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

2018 EU-wide Transparency Exercise

Leverage ratio

Intesa Sanpaolo SpA

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	43,466	41,354	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	41,387	37,249	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	676,967	665,393	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	676,360	665,111	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	5.6%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

Intesa Sanpaolo SpA

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	249,313	246,017
Risk exposure amount for securitisation and re-securitisations in the banking book	3,247	3,958
Risk exposure amount for contributions to the default fund of a CCP	474	382
Risk exposure amount Other credit risk	245,592	241,677
Risk exposure amount for position, foreign exchange and commodities (Market risk)	17,832	17,322
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	628	601
Risk exposure amount for Credit Valuation Adjustment	945	940
Risk exposure amount for operational risk	18,597	17,962
Other risk exposure amounts	138	143
Total Risk Exposure Amount	286,825	282,383

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

Intesa Sanpaolo SpA

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	13,289	5,245
Of which debt securities income	1,065	534
Of which loans and advances income	8,928	4,891
Interest expenses	6,689	1,555
(Of which deposits expenses)	871	477
(Of which debt securities issued expenses)	2,544	1,251
(Expenses on share capital repayable on demand)	0	0
Dividend income	117	67
Net Fee and commission income	7,933	4,043
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	607	419
Gains or (-) losses on financial assets and liabilities held for trading, net	1,279	215
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	262
Gains or (-) losses from hedge accounting, net	-17	-18
Exchange differences [gain or (-) loss], net	-648	103
Net other operating income /(expenses)	5,874	389
TOTAL OPERATING INCOME, NET	21,747	9,170
(Administrative expenses)	10,864	4,834
(Depreciation)	845	431
Modification gains or (-) losses, net	n.a.	-5
(Provisions or (-) reversal of provisions)	823	29
(Commitments and guarantees given)	-64	-68
(Other provisions)	888	96
Of which pending legal issues and tax litigation ¹	29	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,218	1,237
(Financial assets at fair value through other comprehensive income)	n.a.	3
(Financial assets at amortised cost)	n.a.	1,233
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	18	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,649	361
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	7,629	2,995
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,367	2,201
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	7,367	2,201
Of which attributable to owners of the parent	7,316	2,179

⁽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."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
Consolidated data	Central governments or central banks	134,965	149,179	20,485		130,864	145,539	19,109	
	Regional governments or local authorities	1,157	1,191	479		965	1,011	351	
	Public sector entities	1,662	893	743		1,687	906	673	
	Multilateral Development Banks	1,905	1,789	0		1,977	1,864	0	
	International Organisations	137	143	0		225	237	0	
	Institutions	13,637	12,395	3,278		15,093	13,262	3,272	
	Corporates	43,337	26,378	25,565		42,691	26,262	25,349	
	of which: SME	11,139	7,125	6,774		10,743	6,993	6,575	
	Retail	41,013	30,985	22,406		38,839	29,442	21,381	
	of which: SME	7,106	4,223	2,423		5,341	3,363	2,042	
	Secured by mortgages on immovable property	6,611	8,511	3,188		7,511	7,389	2,792	
	of which: SME	1,840	1,816	666		1,919	1,864	682	
	Exposures in default	7,916	3,342	3,369	4,205	7,489	2,917	3,109	4,377
	Items associated with particularly high risk	13,334	11,925	11,759		15,700	13,862	2,073	
	Covered bonds	539	539	130		557	557	83	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,306	1,596	1,542		2,592	1,818	1,848		
Equity	5,626	5,626	10,189		2,466	2,466	2,724		
Securitisation	2,592	2,578	2,346		2,893	2,852	2,571		
Other exposures	16,394	16,372	9,729		14,737	14,709	9,484		
Standardised Total²	283,331	262,674	105,468	4,848	272,256	252,511	94,819	5,477	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
ITALY	Central governments or central banks	85,894	100,635	13,924		84,291	100,026	13,436	
	Regional governments or local authorities	168	99	20		104	80	16	
	Public sector entities	0	399	371		0	352	332	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,273	3,261	842		3,621	2,832	643	
	Corporates	22,263	10,135	9,854		21,667	9,941	9,515	
	of which: SME	8,278	4,835	4,618		7,538	4,424	4,165	
	Retail	34,296	25,183	18,255		31,699	23,354	17,031	
	of which: SME	6,296	3,551	2,031		4,369	2,729	1,562	
	Secured by mortgages on immovable property	6,482	6,428	2,444		5,274	5,159	2,004	
	of which: SME	1,770	1,749	641		1,840	1,789	652	
	Exposures in default	6,003	2,529	2,698	3,167	5,692	2,152	2,269	3,386
	Items associated with particularly high risk	1,257	1,125	1,687		1,450	1,179	1,769	
	Covered bonds	86	86	9		153	153	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,568	1,109	1,100		1,807	1,132	1,117		
Equity	5,358	5,358	9,685		2,202	2,202	2,342		
Securitisation									
Other exposures	12,579	12,579	8,376		11,713	11,713	8,319		
Standardised Total²				3,438				3,919	

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 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	7,941	7,741	85		7,535	7,335	106	
	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	730	727	348		765	561	285	
	Corporates	312	279	226		328	256	208	
	of which: SME	7	5	5		1	1	0	
	Retail	13	11	8		12	11	8	
	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	1	0	0	0
	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	9	9	9		13	13	13		
Securitisation									
Other exposures	18	18	10		13	13	11		
Standardised Total²				4				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 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	817	88	0		826	87	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	3,496	3,438	204		3,497	3,438	209	
	Corporates	887	736	719		658	547	509	
	of which: SME	24	9	9		24	14	14	
	Retail	7	4	3		9	4	3	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	6	6	2		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		150	145	217	
	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)	37	37	37		44	44	44		
Equity	4	4	4		4	4	4		
Securitisation									
Other exposures	1	1	1		1	1	1		
Standardised Total²				2				6	

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.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	14,783	14,783	131		12,688	12,690	0	
	Regional governments or local authorities	142	142	28		32	14	3	
	Public sector entities	36	36	31		20	20	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	112	111	69		109	109	53	
	Corporates	111	109	106		139	136	132	
	of which: SME	3	3	3		3	3	3	
	Retail	2	2	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	0	0
	Covered bonds	20	20	2		26	26	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		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	1	0	0	0	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 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	5,476	5,612	0		4,795	4,909	0	
	Regional governments or local authorities	29	29	6		50	50	10	
	Public sector entities	0	0	0		19	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,309	1,282	221		1,953	1,919	283	
	Corporates	507	434	376		464	380	346	
	of which: SME	2	1	1		4	1	1	
	Retail	3	3	2		4	3	2	
	of which: SME	1	1	0		2	2	1	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	25	25	2		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		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	2	0	0	0	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 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	3,271	3,705	0		4,069	4,488	8	
	Regional governments or local authorities	112	112	22		109	109	22	
	Public sector entities	25	25	5		40	40	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,048	953	129		1,349	1,266	166	
	Corporates	385	287	246		384	310	271	
	of which: SME	29	1	1		32	25	25	
	Retail	3	2	1		4	2	2	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	1	1	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	75	75	10		125	125	17	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	6		5	5	5	
Equity	5	5	13		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	2	0	0	0	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 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SLOVAKIA	Central governments or central banks	641	640	170		561	560	170	
	Regional governments or local authorities	153	137	28		156	136	28	
	Public sector entities	10	9	9		10	8	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	73	73	36		69	69	35	
	Corporates	674	606	606		679	622	622	
	of which: SME	0	0	0		26	26	25	
	Retail	2,262	1,983	1,487		2,213	1,916	1,437	
	of which: SME	0	0	0		38	35	26	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	232	73	74	159	240	100	101	140
	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		
Securitisation									
Other exposures									
Standardised Total²	314	314	188	230	294	294	194	239	

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.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
CROATIA	Central governments or central banks	1,909	2,491	67		2,105	2,672	138	
	Regional governments or local authorities	132	147	115		129	141	37	
	Public sector entities	536	47	8		665	92	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	97	76	25		83	65	21	
	Corporates	6,198	5,010	4,995		6,300	5,062	4,994	
	of which: SME	1,340	1,126	1,126		1,440	1,194	1,192	
	Retail	1	1	1		1	1	1	
	of which: SME	3	3	4		0	0	0	
	Secured by mortgages on immovable property	824	820	287		837	830	291	
	of which: SME	7	7	2		7	7	2	
	Exposures in default	672	296	314	353	634	251	265	364
	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		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	2,023	2,014	220	439	1,382	1,367	182	530	

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 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
LUXEMBOURG	Central governments or central banks	597	467	19		372	371	232	
	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	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	899	675	553		911	676	554	
	Corporates	1,059	757	798		1,146	897	927	
	of which: SME	29	15	15		48	30	22	
	Retail	12	12	9		79	58	44	
	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	36	26	29	9	36	25	25	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	34	34	25		20	20	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	483	334	298		613	519	573	
Equity	121	121	211		124	124	126		
Securitisation									
Other exposures									
Standardised Total ²	421	421	351	16	298	298	261	18	

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 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
TURKEY	Central governments or central banks	512	500	500		430	428	428	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	283	201	201		280	168	168	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	69	69	35		1	1	1	
	Corporates	3	3	3		47	47	47	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	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	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		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	2	0	0	0	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.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(min EUR, %)			Of which: defaulted ²⁾	Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	73,946	477	36,545	17,206	105	289	388	34,206
	Corporates	341,925	37,374	211,409	103,333	7,751	18,708	330,892	35,551
	Corporates - Of Which: Specialised Lending	15,525	2,541	12,946	10,153	584	1,210	15,572	2,506
	Corporates - Of Which: SME	91,673	22,625	68,287	32,572	4,708	12,271	91,490	21,552
	Retail	113,496	9,448	105,755	15,704	31	4,767	118,519	9,355
	Retail - Secured on real estate property	92,275	4,376	91,357	13,299	27	1,362	97,298	4,508
	Retail - Secured on real estate property - Of Which: SME	5,603	1,273	5,565	749	1	441	5,816	1,349
	Retail - Secured on real estate property - Of Which: non-SME	86,672	3,103	85,791	12,550	26	921	91,482	3,159
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	21,221	5,072	14,398	2,405	4	3,404	21,221	4,847
	Retail - Other Retail - Of Which: SME	21,221	5,072	14,398	2,405	4	3,404	21,221	4,847
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	1,908	254	1,908	6,227	1	0	4,561	107
Securitisation	7,099	6,678	7,091	0	0	6,136	0	5,715	
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).
²⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(min EUR, %)			Of which: defaulted ²⁾	Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	27,627	452	18,850	7,637	103	217	25,711	392
	Corporates	247,766	36,481	164,385	75,238	7,579	18,657	235,200	34,812
	Corporates - Of Which: Specialised Lending	9,840	2,279	8,585	5,693	521	1,001	9,744	2,231
	Corporates - Of Which: SME	89,179	22,524	66,142	31,067	4,699	12,167	88,980	21,466
	Retail	106,993	9,384	99,275	14,807	0	4,724	111,411	9,291
	Retail - Secured on real estate property	86,015	4,231	85,102	12,512	0	1,331	90,442	4,464
	Retail - Secured on real estate property - Of Which: SME	5,540	1,272	5,503	705	0	439	5,756	1,348
	Retail - Secured on real estate property - Of Which: non-SME	80,475	3,090	79,599	11,807	0	891	84,686	3,106
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	20,977	5,062	14,172	2,295	0	3,393	20,968	4,838
	Retail - Other Retail - Of Which: SME	20,977	5,062	14,172	2,295	0	3,393	20,968	4,838
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	1,453	253	1,453	4,984	1	0	4,145	107
Securitisation	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 31/12/2017				As of 30/06/2018			
		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
(min EUR, %)			Of which: defaulted ²⁾	Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,358	0	623	326	0	1	2,595	0
	Corporates	20,336	59	6,707	3,148	14	24	20,480	51
	Corporates - Of Which: Specialised Lending	1,071	8	792	927	2	6	1,071	0
	Corporates - Of Which: SME	21	6	9	3	1	6	33	6
	Retail	21	0	21	3	0	0	24	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	21	0	21	3	0	0	24	3
	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	47	0	47	175	0	0	49	0
Securitisation	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 31/12/2017				As of 30/06/2018			
		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
(min EUR, %)			Of which: defaulted ²⁾	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	4,502	0	3,269	560	0	6	5,654	0
	Corporates	10,466	1	7,951	5,266	0	25	10,142	0
	Corporates - Of Which: Specialised Lending	342	0	319	138	0	5	350	0
	Corporates - Of Which: SME	3	0	1	2	0	4	0	1
	Retail	69	2	69	10	1	83	2	82
	Retail - Secured on real estate property	69	2	69	10	1	83	2	82
	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	69	2	69	10	1	83	2	82
	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
Securitisation	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		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	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	830	0	352	72	0	0	730	0	166	70	0	1				
	Corporates	4,883	36	1,978	1,227	8	19	5,409	34	2,773	1,270	8	22				
	Corporates - Of Which: Specialised Lending	228	0	155	216	0	6	120	0	62	35	0	2				
	Corporates - Of Which: SME	5	0	1	1	0	0	7	0	3	3	0	0				
	Retail	5	0	5	1	0	0	6	0	6	1	0	0				
	Retail - Secured on real estate property	5	0	5	1	0	0	6	0	6	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	6	0	6	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	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	0	0	0				
	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				
Securitisation	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 31/12/2017						As of 30/06/2018									
		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	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		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	0	0	0	0	0	0	0	0
	Institutions	1,699	0	895	288	0	3	2,544	0	1,622	558	0	4				
	Corporates	7,873	107	3,272	1,411	25	65	7,344	107	4,649	1,785	25	66				
	Corporates - Of Which: Specialised Lending	79	45	73	27	11	19	65	44	51	17	11	19				
	Corporates - Of Which: SME	28	5	20	15	1	1	33	5	24	20	1	1				
	Retail	18	1	17	3	0	0	20	2	20	3	0	1				
	Retail - Secured on real estate property	18	1	17	3	0	0	20	1	20	3	0	1				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	18	1	17	3	0	0	20	1	20	3	0	1				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	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	0	0	0				
	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				
Securitisation	0	0	0	0	0	0	0	0	0	1	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 31/12/2017						As of 30/06/2018									
		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	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,204	0	4,301	857	0	3	2,708	0	1,385	386	0	3				
	Corporates	7,070	21	2,746	1,520	5	27	6,936	18	2,613	1,141	4	29				
	Corporates - Of Which: Specialised Lending	340	0	323	396	0	4	386	0	323	198	0	9				
	Corporates - Of Which: SME	6	0	3	3	0	0	6	0	3	2	0	0				
	Retail	14	1	14	2	0	0	17	0	17	2	0	0				
	Retail - Secured on real estate property	14	1	14	2	0	0	17	0	17	2	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	14	1	14	2	0	0	17	0	17	2	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	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	0	0	0				
	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	4	0	4	10	0	0				
Securitisation	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 31/12/2017						As of 30/06/2018									
		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	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		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	0	0	0	0	0	0	0	0
	Institutions	14	0	6	3	0	0	8	0	0	0	0	0				
	Corporates	4,700	77	4,045	2,788	9	110	4,791	56	3,997	2,778	10	91				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	865	18	823	902	0	50				
	Corporates - Of Which: SME	1,893	43	1,661	1,112	2	63	1,927	29	1,675	1,120	1	37				
	Retail	6,150	52	6,132	846	30	39	6,704	52	6,685	922	41	48				
	Retail - Secured on real estate property	5,907	43	5,906	736	27	28	6,452	43	6,451	798	28	38				
	Retail - Secured on real estate property - Of Which: SME	63	1	62	44	1	2	60	1	60	43	2	2				
	Retail - Secured on real estate property - Of Which: non-SME	5,844	42	5,844	692	26	26	6,391	42	6,391	755	26	35				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	243	9	226	110	4	11	252	9	234	124	13	10				
	Retail - Other Retail - Of Which: SME	243	9	226	110	4	11	252	9	234	124	13	10				
	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				
Securitisation	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach										
		As of 31/12/2017					As of 30/06/2018					
		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			
(min EUR, %)			Of which: defaulted		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	0	0	
	Institutions	92	0	1	1	0	0	16	0	1	1	
	Corporates	266	0	173	185	0	3	290	0	222	146	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	1	0	1	0	0	1	1	0	1	0	
	Retail - Secured on real estate property	0	0	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	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 31/12/2017					As of 30/06/2018					
		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			
(min EUR, %)			Of which: defaulted		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	0	0	
	Institutions	244	0	176	34	0	0	321	0	253	38	
	Corporates	3,558	42	1,778	1,004	36	4,876	25	3,067	1,252	6	
	Corporates - Of Which: Specialised Lending	31	0	31	13	0	40	0	40	20	0	
	Corporates - Of Which: SME	120	0	120	82	1	120	0	120	99	0	
	Retail	7	0	7	1	0	7	0	7	1	0	
	Retail - Secured on real estate property	7	0	7	1	0	7	0	7	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	7	0	7	1	0	7	0	7	1	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	37	0	37	136	0	43	0	43	160	0	
Securitisation	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 31/12/2017					As of 30/06/2018					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
TURKEY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,765	0	1,449	1,653	17	4,934	0	1,908	2,164	5	
	Corporates	1,933	0	1,428	651	13	1,912	0	1,370	545	12	
	Corporates - Of Which: Specialised Lending	261	0	155	189	6	264	0	161	124	10	
	Corporates - Of Which: SME	1	0	1	1	0	3	0	2	1	0	
	Retail	1	0	1	0	0	1	0	1	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²		Available-for-sale ³	of which:		Loans and Receivables ⁴		of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities	Loans and advances	Debt securities		Loans and advances	Debt securities	Loans and advances	Debt securities					
TOTAL - ALL COUNTRIES	87,989.8	15,953.8	72,036.0	7,962.0	0.0	7,962.0	223.8	0.0	223.8	54,824.4	0.0	54,824.4	23,898.4	15,953.8	7,944.6	1,081.2	0.0	1,081.2
Austria	175.3	0.0	175.3															
Belgium	303.4	0.0	303.4															
Bulgaria	0.0	0.0	0.0															
Croatia	1,976.2	985.7	990.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	105.7	0.0	105.7															
France	3,799.6	5.8	3,793.8															
Germany	6,467.1	0.0	6,467.1															
Greece	24.6	0.0	24.6															
Hungary	1,016.7	30.3	986.4															
Ireland	179.7	0.0	179.7															
Italy	46,375.1	12,886.2	33,488.9															
Latvia	53.6	44.7	8.9															
Lithuania	41.1	0.0	41.1															
Luxembourg	201.1	0.0	201.1															
Malta	0.0	0.0	0.0															
Netherlands	332.8	0.0	332.8															
Poland	69.2	0.0	69.2															
Portugal	49.7	25.0	24.7															
Romania	215.7	9.6	206.1															
Slovakia	693.6	128.5	565.1															
Slovenia	406.9	250.9	156.0															
Spain	15,479.8	115.7	15,364.1															
Sweden	2.5	0.0	2.5															
United Kingdom	87.9	0.0	87.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	141.3	0.0	141.3															
Canada	626.7	0.0	626.7															
China	17.4	0.0	17.4															
Hong Kong	0.0	0.0	0.0															
Japan	395.4	0.0	395.4															
U.S.	3,909.8	0.0	3,909.8															
Other advanced economies non EEA	199.8	0.0	199.8															
Other Central and eastern Europe countries non EEA	1,835.3	243.4	1,591.9															
Middle East	709.9	668.4	41.5															
Latin America and the Caribbean	210.9	0.0	210.9															
Africa	1,421.1	557.0	864.1															
Others	465.0	2.7	462.3															

Notes:
 Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
 The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP
² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo SpA

As of 30/06/2018

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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)	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		
[0 - 3M]	Austria	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	
[1Y - 2Y]		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	
[3Y - 5Y]		99	99	99	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		60	60	60	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		159	159	159	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		281	281	0	0	281	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	51	51	0	0	51	0	0	0	0	0	0	0	0		
Total		343	343	1	0	342	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic	1,120	0	0	0	0	0	1,120	0	0	0	0	0	0	
[3M - 1Y]		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	
[2Y - 3Y]		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	
[5Y - 10Y]		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		
Total		1,120	0	0	0	0	0	1,120	0	0	0	0	0	0	
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Estonia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo SpA

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount		
		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						
Residual Maturity	Country / Region	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		I 3M - 1Y f	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		I 2Y - 3Y f	31	31	0	0	31	0	0	0	0	0	0	0	0	0	0
		I 3Y - 5Y f	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
		I 5Y - 10Y f	45	45	0	0	10	0	0	0	0	0	0	0	0	0	0
		I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total	90	90	45	0	45	0	0	0	0	0	0	0	0	0	0
		I 0 - 3M f	162	158	0	0	162	0	0	0	0	0	0	50	0	0	0
		I 3M - 1Y f	1,295	1,295	0	0	1,263	52	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f	405	405	1	0	404	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f	762	762	52	0	710	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f	944	944	304	0	612	29	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	572	572	31	0	525	17	0	0	0	0	0	0	0	0	0		
I 10Y - more	534	534	30	0	385	210	0	0	0	0	0	0	0	0	0		
Total	4,674	4,670	418	0	3,939	317	0	0	0	0	0	50	0	0	40		
I 0 - 3M f	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f	12	12	12	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f	159	159	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f	105	105	181	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f	337	337	216	0	321	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	4,812	4,812	121	0	4,691	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	47	47	47	0	0	0	0	0	0	0	0	0	0	0	0		
Total	5,482	5,482	747	0	4,811	0	0	0	0	0	0	0	0	0	14		
I 0 - 3M f	39	37	0	0	8	31	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f	861	852	0	0	794	64	0	0	0	0	0	26	0	0			
I 1Y - 2Y f	127	127	0	0	96	31	0	0	0	0	0	1	0	0			
I 2Y - 3Y f	216	216	0	0	0	216	0	0	0	0	0	0	0	0			
I 3Y - 5Y f	146	146	77	0	70	0	0	0	0	0	0	2	0	0			
I 5Y - 10Y f	298	296	40	0	258	10	0	0	0	0	0	10	0	0			
I 10Y - more	441	438	0	0	441	0	8	0	16	536	15	0	0	0			
Total	2,129	2,111	0	0	1,013	1,112	0	8	16	536	54	0	0	256			
I 0 - 3M f	15	15	15	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f	1	1	1	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total	67	67	67	0	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	69	70	0	0	68	1	0	0	0	0	0	0	0	0			
I 3M - 1Y f	156	156	0	0	155	1	0	0	0	0	0	62	0	0			
I 1Y - 2Y f	28	28	0	0	28	0	0	0	0	0	0	4	0	0			
I 2Y - 3Y f	157	157	0	0	157	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f	446	446	0	0	446	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f	78	78	0	0	76	1	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total	933	935	0	0	930	3	0	0	0	0	0	66	0	9			
I 0 - 3M f	77	77	0	0	77	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f	1	1	1	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f	50	50	0	0	50	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f	155	155	0	0	155	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total	284	284	1	0	282	0	0	0	0	0	0	0	0	15			

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sannapio SpA

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		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					
(min EUR)																
	Italy	3,467 3,286 5,416 5,438 6,897 9,058 13,763 47,325	3,458 3,276 5,247 5,268 6,868 9,018 13,644 46,780	961 1,344 671 112 414 282 834 4,617	0 0 0 0 0 0 0 0	1,174 1,052 3,593 4,076 5,238 4,008 825 19,965	1,324 880 1,132 1,233 1,213 4,728 11,586 22,496	0 1 0 10 29 4,953 2,516 7,509	0 1 0 73 117 6,657 8,927 15,278	0 0 0 0 0 10 47 12	0 0 0 0 1 0 2 115	5,039 988 62 29 6 637 1,197 7,929	0 0 0 0 0 0 0 1	17,930		
	Latvia	0 0 0 0 0 43 0 51	0 0 0 0 0 43 0 51	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 9	0 0 0 0 0 43 0 43	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 0 120	0 0 0 0 0 0 0 0	82		
	Lithuania	0 0 0 9 0 0 0 9	0 0 0 9 0 0 0 9	0 0 0 5 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 5 0 0 0 5	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		
	Luxembourg	66 0 106 30 433 13 663	66 0 106 30 433 13 663	5 0 10 30 20 13 44	0 0 0 0 0 0 0 0	5 15 106 30 413 13 534	5 15 86 13 0 1,434 86	0 2 0 0 0 1,434 1,635	0 212 0 0 0 488 6,584	0 0 1 32 756 212 1,001	0 0 26 500 1,352 1,350 3,128	0 0 0 0 0 28 0 78	0 0 0 0 0 0 0 0	374		
	Malta	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 0 0 0 0	0 0 0 0 0 0 0 0	0		
	Netherlands	0 0 5 0 183 101 26 314	0 0 5 0 183 101 26 314	0 0 5 0 183 101 26 188	0 0 0 0 0 0 0 0	0 0 5 0 183 101 26 126	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		
	Poland	0 13 0 0 0 33 15 61	0 13 0 0 0 33 15 61	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 13 0 0 0 12 15 40	0 0 0 0 0 21 0 21	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	8		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo SpA

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount				
		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																		
	Portugal	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	I 10Y - more	27	27	27	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	30	30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Romania	I 0 - 3M f	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	85	85	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 2Y - 3Y f	54	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3Y - 5Y f	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 5Y - 10Y f	17	17	0	0	0	0	2	0	0	0	0	0	0	3	0	0	
	I 10Y - more	41	41	1	0	40	0	0	0	0	0	0	0	0	0	0	0		
	Total	208	208	1	0	57	0	11	0	0	0	0	0	3	0	0	0	12	
	Slovakia	I 0 - 3M f	40	0	19	0	0	0	20	0	0	0	0	0	2	0	0	0	
		I 3M - 1Y f	420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		I 5Y - 10Y f	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	I 10Y - more	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	505	15	35	0	450	0	20	0	0	0	0	0	2	0	0	0	191	
	Slovenia	I 0 - 3M f	32	32	30	0	0	2	0	0	0	0	0	0	0	0	0	0	
		I 3M - 1Y f	37	37	0	0	36	0	0	0	0	0	0	0	4	0	0	0	
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	I 10Y - more	245	245	0	0	76	0	168	0	0	0	0	0	16	0	0	0		
	Total	313	313	0	0	143	0	171	0	0	0	0	0	20	0	0	0	28	
	Spain	I 0 - 3M f	15	16	9	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3M - 1Y f	1,675	1,674	98	0	1,674	0	105	0	0	0	0	0	0	0	0	0	
		I 1Y - 2Y f	1,912	1,912	35	0	1,876	0	0	0	0	0	0	0	0	0	0	0	
		I 2Y - 3Y f	3,300	3,299	2	0	3,297	0	0	0	0	0	0	0	0	0	0	0	
		I 3Y - 5Y f	672	671	10	0	657	0	0	0	0	0	0	0	0	0	0	0	
		I 5Y - 10Y f	4,759	4,758	89	0	4,559	18	0	0	0	0	0	0	2	0	0	0	
	I 10Y - more	709	709	86	0	345	0	277	0	0	0	0	0	23	0	0	0		
	Total	13,043	13,039	329	0	12,299	0	407	0	0	0	0	0	25	0	0	0	12	
	Sweden	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 2Y - 3Y f	6	6	6	0	6	0	0	0	0	0	0	0	0	0	0	0	
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	United Kingdom	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 2Y - 3Y f	23	23	23	0	23	0	0	0	0	0	0	0	0	0	0	0	
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 5Y - 10Y f	87	87	0	0	87	0	0	0	0	0	0	0	0	0	0	0	
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	110	110	23	0	87	0	0	0	0	0	0	0	0	0	0	0	0	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo SpA

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount				
		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region																	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Iceland																	
Total																		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Liechtenstein																	
Total																		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Norway	0	0	0	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	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Australia	0	0	0	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	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Canada	111	111	0	0	0	0	110	0	0	0	0	0	0	0	0	0	0
Total		111	111	0	0	0	0	110	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		228	228	7	0	0	0	221	0	0	0	0	0	0	0	0	0	0
Total		228	228	7	0	0	0	221	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		934	852	749	0	0	0	103	0	0	0	0	0	0	0	0	0	0
Total		934	852	749	0	0	0	103	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Hong Kong	0	0	0	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	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Japan	20	448	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		20	448	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		527	527	527	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		527	527	527	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo SpA

As of 30/06/2018

		Direct exposures													Risk weighted exposure amount
		On balance sheet					Derivatives				Off balance sheet				
							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
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)	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		
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		594	594	85	0	0	509	0	0	0	0	0	0	0	
		13	13	0	0	0	13	0	0	0	0	0	0	0	
		583	582	233	0	349	0	0	0	0	0	0	0	0	
		1,049	1,049	35	0	1,014	0	0	0	0	0	0	0	0	
		2,964	2,964	46	0	2,918	0	0	0	0	0	0	0	0	
		57	57	0	0	57	0	0	0	0	0	0	25	0	
		5,260	5,259	400	0	4,859	0	0	0	0	0	25	0	1	
		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	
		8	8	0	0	8	0	0	0	0	0	0	0	0	
		8	8	0	0	8	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		17	17	0	0	17	0	0	0	0	0	0	0	3	
		13	13	0	0	0	0	0	0	0	0	0	0	0	
		2	2	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	0	0	0	0	0	
		15	15	0	0	0	0	0	0	0	0	0	0	0	
		6	6	6	0	0	0	0	0	0	0	0	0	0	
		35	35	0	0	35	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		27	27	0	0	27	0	0	0	0	0	0	0	0	
		45	45	0	0	45	0	0	0	0	0	0	0	0	
		88	88	0	0	88	0	0	0	0	0	0	0	0	
		208	208	6	0	202	0	0	0	0	0	0	0	116	
		911	890	0	0	0	864	0	0	0	0	1	0	0	
		683	661	0	0	679	7	0	0	0	0	6	0	0	
		226	221	0	0	220	6	0	0	0	0	2	0	0	
		5	1	0	0	0	5	0	0	0	0	0	0	0	
		97	93	0	0	56	41	0	0	0	0	0	0	0	
		73	69	0	1	28	44	0	0	0	0	30	0	0	
		102	101	0	0	0	102	0	0	0	0	0	0	0	
		2,098	1,836	0	1	1,034	1,069	0	0	0	0	146	0	1,574	
		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	
		642	642	0	0	0	627	0	0	0	0	317	0	0	
		100	100	0	0	0	93	0	0	0	0	770	0	0	
		741	741	0	0	22	720	0	0	0	0	1,087	0	163	
		15	15	1	0	14	0	0	0	0	0	1	0	0	
		5	5	0	0	5	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	86	1	0	
		10	10	1	0	9	0	0	0	0	0	10	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		34	34	0	0	33	0	0	0	0	0	0	0	0	
		93	93	4	0	89	0	0	0	0	0	0	0	0	
		114	112	0	0	11	0	0	0	0	0	2	0	0	
		271	269	17	0	252	0	2	0	0	0	86	1	258	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo SpA

As of 30/06/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount			
		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
		16	16	0	0	0	0	16	0	0	0	0	0	0	0	31	0	
		7	7	0	0	0	0	7	0	0	0	0	0	0	0	1	0	
		8	8	0	0	0	0	8	0	0	0	0	0	0	0	16	0	
		12	12	0	0	0	0	11	0	0	0	0	0	0	6	0	0	
		51	50	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
		201	200	0	0	0	0	62	0	0	0	0	0	0	36	0	0	
		183	182	3	0	0	0	28	0	0	0	0	0	0	738	0	0	
		478	475	3	0	0	0	105	367	0	0	0	0	0	828	0	204	
		62	61	0	0	0	0	61	0	0	0	0	0	0	15	0	0	
		2	2	0	0	0	0	2	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	
		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	0	
		117	116	0	0	0	0	116	0	0	0	0	0	0	0	0	0	
		24	24	0	0	0	0	24	0	0	0	0	0	0	0	0	0	
		225	224	0	0	0	0	223	1	0	0	0	0	0	15	0	173	

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.

(5) 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.

(6) 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, Dominica, 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.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo SpA

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		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			
							(min EUR, %)							
Debt securities (including at amortised cost and fair value)	78,869	0	88	88	90	46	1	79,561	0	138	138	109	89	0
Central banks	108	0	0	0	0	0	0	1,126	0	0	0	21	0	0
General governments	64,081	0	30	30	4	2	0	63,659	0	31	31	68	3	0
Credit institutions	3,454	0	0	0	45	0	0	3,693	0	48	48	2	48	0
Other financial corporations	9,097	0	12	12	29	12	0	9,022	0	22	22	10	17	0
Non-financial corporations	2,130	0	45	45	11	31	1	2,061	0	37	37	8	22	0
Loans and advances (including at amortised cost and fair value)	504,013	4,546	52,266	52,266	1,336	26,626	19,641	492,685	3,729	39,674	39,509	2,188	21,168	13,955
Central banks	46,305	0	0	0	2	0	0	40,627	0	0	0	7	0	0
General governments	16,078	458	377	377	22	102	1	15,199	212	361	361	48	104	1
Credit institutions	30,887	500	4	4	59	4	0	33,014	503	4	4	31	4	0
Other financial corporations	61,646	32	1,107	1,107	95	509	402	60,818	50	961	961	92	502	348
Non-financial corporations	207,911	1,479	40,893	40,893	797	21,194	15,372	202,354	1,219	31,213	31,114	1,357	16,942	10,793
of which: small and medium-sized enterprises at amortised cost	95,295	812	27,590	27,590	443	14,956	10,965	88,549	724	21,206	21,165	782	11,985	7,382
Households	141,185	2,076	9,883	9,883	360	4,817	3,866	140,673	1,746	7,135	7,069	653	3,617	2,813
DEBT INSTRUMENTS other than HFT	582,882	4,546	52,354	52,354	1,426	26,672	19,642	572,246	3,729	39,812	39,647	2,297	21,258	13,955
OFF-BALANCE SHEET EXPOSURES	286,490		2,818	2,818	91	237	804	228,869		2,584	2,571	161	242	760

⁽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.

2018 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo SpA

(mln EUR, %)	As of 31/12/2017					As of 30/06/2018				
	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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	118	23	1	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	102	23	0	0	0	79	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	11	0	0	0	0
Non-financial corporations	15	0	1	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	19,210	11,351	3,899	3,797	11,557	18,527	10,589	4,482	4,143	10,854
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	179	103	39	38	1	150	104	46	42	1
Credit institutions	0	0	0	0	0	113	0	3	0	0
Other financial corporations	938	542	198	188	484	873	519	249	234	480
Non-financial corporations	15,078	9,452	3,350	3,275	8,716	14,530	8,795	3,779	3,518	8,198
of which: small and medium-sized enterprises at amortised cost	8,012	4,998	1,778	1,739	5,368	8,129	4,575	1,921	1,743	5,486
Households	3,016	1,254	312	296	2,355	2,860	1,172	406	349	2,175
DEBT INSTRUMENTS other than HFT	19,328	11,374	3,899	3,797	11,557	18,617	10,590	4,483	4,143	10,854
Loan commitments given	773	327	1	1	227	943	307	32	22	405

⁽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.