



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Intesa Sanpaolo S.p.A.
<b>LEI Code</b>	2W8N8UU78PMDQKZENC08
<b>Country Code</b>	IT

## 2018 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	7,291		7,381	7,662	7,809	7,198	7,144	6,867
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	631		501	501	501	-232	323	323
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,909		-1,899	-1,751	-1,588	-6,375	-4,433	-4,810
<b>Profit or (-) loss for the year</b>	<b>7,367</b>		<b>3,701</b>	<b>3,997</b>	<b>4,188</b>	<b>-1,951</b>	<b>489</b>	<b>183</b>
Coverage ratio: non-performing exposure (%)	50.64%	55.78%	52.46%	49.89%	47.98%	54.64%	51.88%	50.57%
Common Equity Tier 1 capital	38,051	37,957	37,206	37,232	37,544	32,320	31,867	31,176
Total Risk exposure amount (all transitional adjustments included)	286,825	286,761	287,659	287,890	287,985	299,131	299,624	299,821
<b>Common Equity Tier 1 ratio, %</b>	<b>13.27%</b>	<b>13.24%</b>	<b>12.93%</b>	<b>12.93%</b>	<b>13.04%</b>	<b>10.80%</b>	<b>10.64%</b>	<b>10.40%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>12.87%</b>	<b>11.85%</b>	<b>11.84%</b>	<b>12.02%</b>	<b>12.28%</b>	<b>9.76%</b>	<b>9.74%</b>	<b>9.66%</b>
Tier 1 capital	43,466	43,399	42,642	42,463	42,570	37,756	37,097	36,202
Total leverage ratio exposures	676,967	676,925	676,925	676,925	676,925	676,925	676,925	676,925
<b>Leverage ratio, %</b>	<b>6.42%</b>	<b>6.41%</b>	<b>6.30%</b>	<b>6.27%</b>	<b>6.29%</b>	<b>5.58%</b>	<b>5.48%</b>	<b>5.35%</b>
<b>Fully loaded leverage ratio, %</b>	<b>6.12%</b>	<b>5.66%</b>	<b>5.69%</b>	<b>5.77%</b>	<b>5.89%</b>	<b>4.98%</b>	<b>4.98%</b>	<b>4.95%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			4,121	4,121	4,121	4,121	4,121	4,121
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)															
Intesa Sanpaolo S.p.A.	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	36,125	420	0	0	17,101	105	0	0	26,574	403	266	220	54.6%	
	Corporates	174,878	34,876	1,570	99	94,268	7,743	1,322	0	172,571	34,941	20,669	19,286	55.2%	
	Corporates - Of Which: Specialised Lending	10,452	2,495	0	0	9,569	594	0	0	9,558	2,511	1,470	1,166	46.4%	
	Corporates - Of Which: SME	46,365	21,471	432	27	27,465	4,710	408	0	46,450	21,475	13,483	12,872	59.9%	
	Retail	96,571	9,184	0	0	15,673	31	0	0	96,553	9,183	5,637	5,277	57.5%	
	Retail - Secured on real estate property	87,016	4,341	0	0	13,272	27	0	0	87,029	4,341	1,855	1,596	36.8%	
	Retail - Secured on real estate property - Of Which: SME	4,295	1,271	0	0	748	1	0	0	4,308	1,271	578	515	40.5%	
	Retail - Secured on real estate property - Of Which: non-SME	82,721	3,070	0	0	12,524	26	0	0	82,721	3,070	1,277	1,081	35.2%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	9,555	4,844	0	0	2,401	4	0	0	9,523	4,842	3,782	3,681	76.0%	
	Retail - Other Retail - Of Which: SME	9,555	4,844	0	0	2,401	4	0	0	9,523	4,842	3,782	3,681	76.0%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									554	2	0	0	0.0%	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	-		
<b>IRB TOTAL</b>	<b>307,574</b>	<b>44,481</b>	<b>1,570</b>	<b>99</b>	<b>127,042</b>	<b>7,878</b>	<b>1,322</b>	<b>0</b>	<b>296,251</b>	<b>44,529</b>	<b>26,572</b>	<b>24,783</b>	<b>55.7%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Italy	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	18,438	412	0	0	7,534	103	0	0	15,309	395	242	215	54.4%
	Corporates	130,249	34,149	0	0	65,610	7,269	0	0	127,985	34,090	20,019	18,847	55.3%
	Corporates - Of Which: Specialised Lending	6,353	2,233	0	0	4,852	489	0	0	5,850	2,224	1,217	1,062	46.0%
	Corporates - Of Which: SME	44,753	21,399	0	0	24,914	4,464	0	0	44,405	21,375	13,388	12,789	59.8%
	Retail	90,154	9,121	0	0	14,807	0	0	0	90,136	9,119	5,593	5,247	57.5%
	Retail - Secured on real estate property	80,816	4,286	0	0	12,512	0	0	0	80,816	4,286	1,821	1,573	36.7%
	Retail - Secured on real estate property - Of Which: SME	4,234	1,269	0	0	705	0	0	0	4,234	1,269	575	514	40.5%
	Retail - Secured on real estate property - Of Which: non-SME	76,582	3,017	0	0	11,807	0	0	0	76,582	3,017	1,246	1,060	35.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	9,338	4,834	0	0	2,295	0	0	0	9,320	4,833	3,773	3,674	76.0%
	Retail - Other Retail - Of Which: SME	9,338	4,834	0	0	2,295	0	0	0	9,320	4,833	3,773	3,674	76.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									520	2	0	0	0.0%
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>238,841</b>	<b>43,682</b>	<b>0</b>	<b>0</b>	<b>87,951</b>	<b>7,373</b>	<b>0</b>	<b>0</b>	<b>233,955</b>	<b>43,606</b>	<b>25,854</b>	<b>24,309</b>	<b>55.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	352	0	0	0	72	0	0	0	40	0	0	0	-
	Corporates	1,944	34	0	0	1,219	8	0	0	1,866	34	19	10	29.2%
	Corporates - Of Which: Specialised Lending	155	0	0	0	216	0	0	0	129	0	6	0	-
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	-
	Retail	5	0	0	0	1	0	0	0	5	0	0	0	50.7%
	Retail - Secured on real estate property	5	0	0	0	1	0	0	0	5	0	0	0	49.3%
	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	5	0	0	0	1	0	0	0	5	0	0	0	49.3%
	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	80.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	80.4%
	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%
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,301</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>1,292</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>1,911</b>	<b>35</b>	<b>19</b>	<b>10</b>	<b>29.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	623	0	0	0	326	0	0	0	0	242	0	0	0	-
	Corporates	6,648	59	0	0	3,133	14	0	0	6,555	59	39	14	24.0%	
	Corporates - Of Which: Specialised Lending	784	8	0	0	925	2	0	0	744	8	21	1	13.1%	
	Corporates - Of Which: SME	3	6	0	0	2	1	0	0	3	6	6	6	94.4%	
	Retail	21	0	0	0	3	0	0	0	21	0	0	0	15.1%	
	Retail - Secured on real estate property	21	0	0	0	3	0	0	0	21	0	0	0	15.1%	
	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	21	0	0	0	3	0	0	0	21	0	0	0	15.1%	
	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	-	
	Securitisation														-
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		7,292	59	0	0	3,463	14	0	0	6,818	59	39	14	24.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	3,269	0	0	0	360	0	0	0	325	0	0	0	0	-
	Corporates	7,949	1	1	0	5,264	0	1	0	7,865	1	12	1	54.2%	
	Corporates - Of Which: Specialised Lending	319	0	0	0	138	0	0	0	303	0	0	0	-	
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	1	0	0	0	-	
	Retail	67	2	0	0	10	0	0	0	67	2	1	1	45.9%	
	Retail - Secured on real estate property	67	2	0	0	10	0	0	0	67	2	1	1	45.9%	
	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	67	2	0	0	10	0	0	0	67	2	1	1	46.0%	
	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	89.4%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	89.4%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	-	
	Securitisation														-
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		11,285	3	1	0	5,635	0	1	0	8,258	3	13	2	49.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Slovakia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	6	0	0	0	3	0	0	0	6	0	0	0	0	-
	Corporates	3,332	47	648	5	2,275	16	494	0	3,969	74	104	60	80.9%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	727	25	53	17	70.4%	
	Corporates - Of Which: SME	1,401	43	217	0	939	2	170	0	1,617	43	46	41	93.9%	
	Retail	6,079	53	0	0	815	30	0	0	6,079	52	39	25	48.7%	
	Retail - Secured on real estate property	5,862	43	0	0	709	27	0	0	5,877	43	30	18	42.9%	
	Retail - Secured on real estate property - Of Which: SME	61	1	0	0	43	1	0	0	74	1	3	1	85.7%	
	Retail - Secured on real estate property - Of Which: non-SME	5,802	42	0	0	666	26	0	0	5,802	42	27	17	41.5%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	216	9	0	0	106	4	0	0	203	9	10	7	76.0%	
	Retail - Other Retail - Of Which: SME	216	9	0	0	106	4	0	0	203	9	10	7	76.0%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	-	
	Securitisation														-
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		9,422	99	648	5	3,093	46	494	0	10,054	126	143	85	67.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,301	0	0	0	867	0	0	0	0	3,344	0	1	0	0
	Corporates	2,725	21	0	0	1,515	5	0	0	0	2,408	21	18	15	73.6%
	Corporates - Of Which: Specialised Lending	323	0	0	0	396	0	0	0	0	130	0	0	0	0
	Corporates - Of Which: SME	3	0	0	0	3	0	0	0	0	3	0	0	0	0
	Retail	13	1	0	0	2	0	0	0	0	13	1	0	0	39.2%
	Retail - Secured on real estate property	13	1	0	0	2	0	0	0	0	13	1	0	0	39.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	2	0	0	0	0	13	1	0	0	39.2%
	Retail - Qualifying Revolving	0	0	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0
	Equity										0	0	0	0	0
	Securitisation										0	0	0	0	0
	Other non-credit obligation assets										0	0	0	0	0
IRB TOTAL		7,039	22	0	0	2,384	5	0	0	5,766	22	19	16	72.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	895	0	0	0	288	0	0	0	0	368	0	0	0	0
	Corporates	3,166	105	0	0	1,386	25	0	0	0	3,131	105	78	71	67.0%
	Corporates - Of Which: Specialised Lending	28	45	0	0	16	11	0	0	0	28	45	28	28	62.9%
	Corporates - Of Which: SME	15	5	0	0	13	1	0	0	0	15	5	1	1	28.2%
	Retail	16	1	0	0	3	0	0	0	0	16	1	1	1	44.0%
	Retail - Secured on real estate property	16	1	0	0	3	0	0	0	0	16	1	1	1	44.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	1	0	0	3	0	0	0	0	16	1	1	1	44.0%
	Retail - Qualifying Revolving	0	0	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0
	Equity										0	0	0	0	0
	Securitisation										0	0	0	0	0
	Other non-credit obligation assets										0	0	0	0	0
IRB TOTAL		4,078	106	0	0	1,677	25	0	0	3,515	106	78	71	66.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Croatia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	0	0	1	0	0	0	0	1	0	0	0	100.0%
	Corporates	160	0	13	0	171	0	14	0	0	132	0	2	0	44.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	0	0	0	1	0	0	0	87.2%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	1	0	0	0	87.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	1	0	0	0	87.2%
	Retail - Qualifying Revolving	0	0	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0
	Equity										0	0	0	0	0
	Securitisation										0	0	0	0	0
	Other non-credit obligation assets										0	0	0	0	0
IRB TOTAL		161	0	13	0	172	0	14	0	133	0	2	0	46.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Serbia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	0	0	2	0	0	0	1	0	0	0	0	100.0%
	Corporates	160	0	2	1	128	0	3	0	162	1	2	0	40.5%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	35	0	1	0	-	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	6	0	0	0	1	0	0	0	6	0	0	0	-	
	Retail - Secured on real estate property	6	0	0	0	1	0	0	0	6	0	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	6	0	0	0	1	0	0	0	6	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	-	
	Securitisation													-	
	Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>167</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>131</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>169</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>40.6%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Hungary	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7	0	0	0	6	0	0	0	0	0	0	0	0
	Corporates	288	38	24	0	245	9	15	0	124	38	24	22	59.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	11	0	0	0	0	0	0	0	1	0	0	0	15.2%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	13.0%
	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	1	0	0	0	0	0	0	0	1	0	0	0	13.0%
	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	92.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	92.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
<b>IRB TOTAL</b>	<b>296</b>	<b>38</b>	<b>24</b>	<b>0</b>	<b>252</b>	<b>9</b>	<b>15</b>	<b>0</b>	<b>125</b>	<b>38</b>	<b>24</b>	<b>23</b>	<b>58.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Intesa Sanpaolo S.p.A.	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	26,292	585	297	261	44.6%	26,229	747	329	294	39.3%	26,081	895	357	322	36.0%
	Corporates	169,264	38,248	21,135	20,241	52.9%	166,559	40,953	21,764	20,943	51.1%	164,181	43,331	22,329	21,567	49.8%
	Corporates - Of Which: Specialised Lending	8,916	3,153	1,568	1,324	42.0%	8,418	3,652	1,658	1,441	39.5%	7,999	4,070	1,740	1,540	37.8%
	Corporates - Of Which: SME	45,043	23,883	13,664	13,210	58.2%	43,917	24,008	13,951	13,636	56.8%	42,967	24,558	14,199	13,917	55.8%
	Retail	95,207	10,529	5,741	5,465	51.9%	93,949	11,787	5,892	5,621	47.7%	92,764	12,972	6,028	5,768	44.5%
	Retail - Secured on real estate property	86,038	5,333	1,879	1,674	31.4%	85,092	6,278	1,949	1,747	27.8%	84,199	7,171	2,011	1,816	25.3%
	Retail - Secured on real estate property - Of Which: SME	4,118	1,461	577	535	36.6%	3,962	1,617	591	552	34.1%	3,821	1,758	602	567	32.2%
	Retail - Secured on real estate property - Of Which: non-SME	81,920	3,872	1,302	1,139	29.4%	81,130	4,661	1,358	1,195	25.6%	80,379	5,413	1,409	1,250	23.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9,169	5,197	3,862	3,790	72.9%	8,857	5,508	3,943	3,874	70.3%	8,565	5,801	4,017	3,952	68.1%
	Retail - Other Retail - Of Which: SME	9,169	5,197	3,862	3,790	72.9%	8,857	5,508	3,943	3,874	70.3%	8,565	5,801	4,017	3,952	68.1%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	520	35	11	10	28.3%	501	54	16	16	29.3%	489	66	20	20	29.8%
	Securitisation	0	0	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	0	0	
IRB TOTAL	291,382	49,397	27,183	25,977	52.6%	287,238	53,542	28,001	26,873	50.2%	283,516	57,264	28,734	27,678	48.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Italy	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	15,210	494	263	236	47.7%	15,119	585	279	251	42.8%	15,028	676	293	265	39.2%
	Corporates	125,146	36,533	20,356	19,662	53.2%	122,845	39,235	20,856	20,232	51.6%	120,868	41,212	21,295	20,728	50.3%
	Corporates - Of Which: Specialised Lending	5,377	2,697	1,259	1,127	41.8%	5,018	3,056	1,313	1,201	39.3%	4,722	3,251	1,361	1,263	37.7%
	Corporates - Of Which: SME	43,054	22,726	13,521	13,216	58.2%	41,983	23,797	13,807	13,510	56.8%	41,085	24,695	14,024	13,760	55.7%
	Retail	88,849	10,406	5,659	5,416	52.0%	87,646	11,610	5,788	5,551	47.8%	86,513	12,743	5,904	5,677	44.6%
	Retail - Secured on real estate property	79,874	5,229	1,810	1,635	31.3%	78,973	6,129	1,865	1,693	27.6%	78,124	6,979	1,913	1,748	25.0%
	Retail - Secured on real estate property - Of Which: SME	4,045	1,458	574	534	36.6%	3,890	1,613	587	550	34.1%	3,750	1,753	598	564	32.2%
	Retail - Secured on real estate property - Of Which: non-SME	75,829	3,770	1,237	1,101	29.2%	75,083	4,516	1,299	1,143	25.3%	74,373	5,226	1,315	1,184	22.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	8,976	5,178	3,848	3,781	73.0%	8,673	5,480	3,923	3,858	70.4%	8,389	5,764	3,991	3,929	68.2%
	Retail - Other Retail - Of Which: SME	8,976	5,178	3,848	3,781	73.0%	8,673	5,480	3,923	3,858	70.4%	8,389	5,764	3,991	3,929	68.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	488	34	9	9	26.5%	470	52	15	14	27.2%	459	62	18	17	27.5%
	Securitisation	0	0	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	0	0	
IRB TOTAL	229,694	47,867	26,287	25,322	52.9%	226,080	51,481	26,537	26,048	50.6%	222,868	54,693	27,510	26,687	48.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	40	0	0	0	23.2%	40	0	0	0	23.3%	40	0	0	23.4%	
	Corporates	1,841	60	25	16	27.4%	1,824	77	28	21	26.8%	1,809	92	32	24	26.5%
	Corporates - Of Which: Specialised Lending	117	12	8	3	22.7%	110	18	9	4	22.8%	106	23	10	5	22.9%
	Corporates - Of Which: SME	1	0	0	0	34.0%	1	0	0	0	34.1%	1	0	0	0	34.1%
	Retail	5	0	0	0	40.2%	5	0	0	0	33.7%	5	0	0	0	29.4%
	Retail - Secured on real estate property	5	0	0	0	38.7%	5	0	0	0	32.3%	5	0	0	0	28.1%
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	38.7%	0	0	0	0	32.3%	0	0	0	0	28.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	80.4%	0	0	0	0	80.4%	0	0	0	0	80.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	80.4%	0	0	0	0	80.4%	0	0	0	0	80.4%
	Retail - Other Retail - Of Which: non-SME	0	0	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	0	0	
	Securitisation	0	0	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	0	0	
IRB TOTAL	1,886	60	25	16	27.4%	1,868	78	29	21	26.8%	1,854	92	32	24	26.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	242	0	0	0	45.4%	242	0	0	0	47.0%	242	0	0	0	48.1%
	Corporates	6,498	116	54	29	25.0%	6,445	169	66	43	25.2%	6,391	223	80	57	25.4%
	Corporates - Of Which: Specialised Lending	708	44	29	10	23.1%	678	74	34	18	24.1%	651	101	41	25	24.4%
	Corporates - Of Which: SME	3	6	6	6	94.3%	3	6	6	6	94.1%	3	6	6	6	93.8%
	Retail	21	1	0	0	12.3%	20	1	0	0	12.0%	20	1	0	0	12.0%
	Retail - Secured on real estate property	21	1	0	0	12.3%	20	1	0	0	12.0%	20	1	0	0	12.0%
	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	21	1	0	0	12.3%	20	1	0	0	12.0%	20	1	0	0	12.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	62.2%	0	0	0	0	67.3%	0	0	0	0	69.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	62.2%	0	0	0	0	67.3%	0	0	0	0	69.0%
	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	6,761	116	54	29	24.9%	6,707	170	66	43	25.2%	6,653	225	80	57	25.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	325	0	0	0	28.4%	324	1	0	0	28.4%	324	2	0	0	28.5%
	Corporates	7,813	54	27	15	28.0%	7,769	98	42	27	27.8%	7,716	151	57	42	27.6%
	Corporates - Of Which: Specialised Lending	297	6	3	2	25.7%	290	13	5	3	25.7%	283	20	7	5	25.7%
	Corporates - Of Which: SME	1	0	0	0	44.8%	1	0	0	0	55.4%	1	0	0	0	58.6%
	Retail	66	2	1	1	34.6%	66	3	1	1	28.2%	65	4	1	1	24.3%
	Retail - Secured on real estate property	66	2	1	1	34.5%	66	3	1	1	28.2%	65	4	1	1	24.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	20.2%	0	0	0	0	20.2%	0	0	0	0	20.2%
	Retail - Secured on real estate property - Of Which: non-SME	66	2	1	1	34.6%	66	3	1	1	28.2%	65	4	1	1	24.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	89.2%	0	0	0	0	89.0%	0	0	0	0	88.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	89.2%	0	0	0	0	89.0%	0	0	0	0	88.9%
	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	8,204	57	28	16	28.3%	8,159	102	43	28	27.8%	8,105	156	58	43	27.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Slovakia	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	6	0	0	0	32.4%	6	0	0	0	32.4%	6	0	0	0	32.4%
	Corporates	3,901	142	124	81	56.9%	3,834	209	172	121	57.8%	3,768	274	210	160	58.2%
	Corporates - Of Which: Specialised Lending	711	41	54	27	65.6%	696	56	71	36	63.4%	681	71	79	44	62.1%
	Corporates - Of Which: SME	1,570	90	62	49	54.6%	1,524	137	91	78	57.3%	1,479	182	118	106	58.5%
	Retail	6,024	108	77	45	41.2%	5,973	158	99	66	41.7%	5,925	206	119	87	42.0%
	Retail - Secured on real estate property	5,831	89	64	35	39.2%	5,789	130	79	50	28.1%	5,750	170	93	64	27.6%
	Retail - Secured on real estate property - Of Which: SME	73	3	3	2	59.9%	72	4	4	2	51.6%	71	5	4	2	47.4%
	Retail - Secured on real estate property - Of Which: non-SME	5,758	86	60	33	38.6%	5,718	127	75	48	37.7%	5,679	165	89	62	37.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	193	19	14	10	50.6%	184	28	20	16	58.6%	176	36	26	23	62.7%
	Retail - Other Retail - Of Which: SME	193	19	14	10	50.6%	184	28	20	16	58.6%	176	36	26	23	62.7%
	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	9,930	250	201	125	50.1%	9,813	367	271	187	50.9%	9,699	481	329	246	51.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	3,342	2	1	1	31.8%	3,340	4	2	1	31.9%	3,338	6	3	2	32.1%
	Corporates	2,394	35	23	19	54.6%	2,380	49	28	23	46.4%	2,366	63	32	26	41.7%
	Corporates - Of Which: Specialised Lending	128	2	2	1	22.9%	125	5	3	1	22.9%	122	8	4	2	22.9%
	Corporates - Of Which: SME	3	0	0	0	35.3%	3	0	0	0	35.1%	3	0	0	0	34.9%
	Retail	13	1	0	0	33.2%	13	1	0	0	28.7%	13	1	0	0	25.5%
	Retail - Secured on real estate property	13	1	0	0	33.2%	13	1	0	0	28.7%	13	1	0	0	25.5%
	Retail - Secured on real estate property - Of Which: SME	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	33.2%	13	1	0	0	28.7%	13	1	0	0	25.5%
	Retail - Qualifying Revolving	0	0	0	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	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0	0	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	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB TOTAL</b>	<b>5,749</b>	<b>38</b>	<b>25</b>	<b>20</b>	<b>53.0%</b>	<b>5,733</b>	<b>54</b>	<b>30</b>	<b>24</b>	<b>45.0%</b>	<b>5,717</b>	<b>70</b>	<b>35</b>	<b>29</b>	<b>40.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	367	0	0	0	32.8%	367	1	0	0	32.8%	366	1	1	0	32.8%
	Corporates	3,108	128	82	77	60.3%	3,089	148	87	82	55.9%	3,071	166	92	87	52.6%
	Corporates - Of Which: Specialised Lending	27	45	29	29	63.4%	26	46	29	29	62.8%	26	47	30	29	62.1%
	Corporates - Of Which: SME	14	5	2	1	28.4%	14	5	2	2	28.5%	14	6	2	2	28.6%
	Retail	16	1	1	1	36.7%	16	2	1	1	31.9%	16	3	1	1	28.7%
	Retail - Secured on real estate property	16	1	1	1	36.7%	16	2	1	1	31.9%	16	2	1	1	28.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	1	1	1	36.7%	16	2	1	1	31.9%	16	2	1	1	28.7%
	Retail - Qualifying Revolving	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Equity	0	0	0	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	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB TOTAL</b>	<b>3,492</b>	<b>130</b>	<b>83</b>	<b>78</b>	<b>60.0%</b>	<b>3,472</b>	<b>150</b>	<b>88</b>	<b>83</b>	<b>55.4%</b>	<b>3,453</b>	<b>169</b>	<b>93</b>	<b>88</b>	<b>52.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Croatia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1	0	0	0	29.3%	1	0	0	0	25.2%	1	0	0	0	23.8%
	Corporates	132	1	1	0	27.4%	131	2	1	0	27.9%	129	3	2	1	27.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	31.6%	0	0	0	0	36.2%	0	0	0	0	37.6%
	Retail	1	0	0	0	6.8%	1	0	0	0	5.7%	1	0	0	0	5.5%
	Retail - Secured on real estate property	1	0	0	0	5.0%	1	0	0	0	5.0%	1	0	0	0	5.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	5.0%	1	0	0	0	5.0%	1	0	0	0	5.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	86.6%	0	0	0	0	86.4%	0	0	0	0	86.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	86.6%	0	0	0	0	86.4%	0	0	0	0	86.1%
	Retail - Other Retail - Of Which: non-SME	0	0	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	0	0	
	Securitisation	0	0	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	0	0		
<b>IRB TOTAL</b>	<b>133</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>27.4%</b>	<b>132</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>27.8%</b>	<b>131</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>27.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Intesa Sanpaolo S.p.A.	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	26,371	606	343	272	44.9%	26,091	886	443	364	41.1%	25,750	1,227	562	481	39.2%
	Corporates	168,661	38,851	23,470	21,438	55.2%	163,172	44,340	25,324	23,234	52.4%	157,796	49,716	27,438	25,363	51.0%
	Corporates - Of Which: Specialised Lending	8,795	3,275	1,895	1,459	44.5%	8,018	4,051	2,127	1,742	43.0%	7,367	4,703	2,323	1,991	42.3%
	Corporates - Of Which: SME	44,788	23,138	14,907	14,068	60.8%	42,467	25,498	15,671	14,845	58.3%	40,392	27,533	16,546	15,742	57.2%
	Retail	95,027	10,709	6,719	5,854	54.7%	93,235	12,500	7,140	6,273	50.2%	91,314	14,421	7,556	6,710	46.5%
	Retail - Secured on real estate property	85,899	5,471	2,738	2,009	36.7%	84,518	6,853	2,978	2,248	32.8%	83,002	8,369	3,221	2,507	30.0%
	Retail - Secured on real estate property - Of Which: SME	4,103	1,476	704	617	41.8%	3,905	1,674	739	658	39.3%	3,712	1,867	770	697	37.3%
	Retail - Secured on real estate property - Of Which: non-SME	81,797	3,995	2,033	1,391	34.8%	80,613	5,178	2,239	1,590	30.7%	79,289	6,502	2,450	1,810	27.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,127	5,238	3,981	3,845	73.4%	8,718	5,648	4,162	4,025	71.3%	8,313	6,053	4,335	4,204	69.4%
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	518	38	13	11	28.1%	491	64	25	23	36.1%	472	83	34	32	38.9%
	Securitisation	0	0	0	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	0	0	0	
<b>IRB TOTAL</b>	<b>290,575</b>	<b>50,204</b>	<b>30,545</b>	<b>27,574</b>	<b>54.9%</b>	<b>282,989</b>	<b>57,791</b>	<b>32,932</b>	<b>29,894</b>	<b>51.7%</b>	<b>275,333</b>	<b>65,447</b>	<b>35,590</b>	<b>32,586</b>	<b>49.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	15,195	509	300	245	48.1%	15,049	656	349	290	44.3%	14,868	836	407	347	41.5%
	Corporates	124,712	37,368	22,371	20,773	55.6%	119,987	42,093	23,888	22,238	52.8%	115,487	46,592	25,609	23,984	51.3%
	Corporates - Of Which: Specialised Lending	5,305	2,769	1,474	1,228	44.3%	4,760	3,343	1,615	1,405	42.4%	4,302	3,772	1,741	1,564	41.5%
	Corporates - Of Which: SME	42,869	22,921	14,751	13,954	60.8%	40,677	25,103	15,441	14,649	58.4%	38,698	27,082	16,237	15,463	57.1%
	Retail	88,723	10,533	6,553	5,769	54.8%	87,066	12,190	6,910	6,117	50.2%	85,253	14,002	7,271	6,492	46.4%
	Retail - Secured on real estate property	79,775	5,328	2,595	1,940	36.4%	78,501	6,601	2,789	2,127	32.2%	77,078	8,025	2,995	2,342	29.2%
	Retail - Secured on real estate property - Of Which: SME	4,030	1,473	700	615	41.8%	3,835	1,668	733	654	39.2%	3,645	1,858	764	692	37.2%
	Retail - Secured on real estate property - Of Which: non-SME	75,744	3,855	1,896	1,324	34.4%	74,666	4,933	2,056	1,473	29.9%	73,433	6,166	2,231	1,650	26.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,948	5,205	3,957	3,830	73.6%	8,565	5,589	4,121	3,990	71.4%	8,176	5,978	4,276	4,150	69.4%
	Retail - Other Retail - Of Which: SME	8,948	5,205	3,957	3,830	73.6%	8,565	5,589	4,121	3,990	71.4%	8,176	5,978	4,276	4,150	69.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	486	36	12	9	26.2%	461	61	22	21	34.1%	444	78	30	28	36.6%
	Securitisation	0	0	0	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	0	0	0	
<b>IRB TOTAL</b>	<b>229,116</b>	<b>48,445</b>	<b>29,236</b>	<b>26,797</b>	<b>55.3%</b>	<b>222,562</b>	<b>54,999</b>	<b>31,149</b>	<b>28,662</b>	<b>52.1%</b>	<b>216,053</b>	<b>61,508</b>	<b>33,317</b>	<b>30,851</b>	<b>50.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	40	0	0	0	23.2%	40	0	0	0	26.7%	40	1	0	0	28.1%
	Corporates	1,836	64	33	18	27.6%	1,808	93	43	28	30.0%	1,781	119	53	38	31.7%
	Corporates - Of Which: Specialised Lending	115	13	11	3	22.3%	106	23	13	6	26.8%	99	30	14	9	29.0%
	Corporates - Of Which: SME	1	0	0	0	33.6%	1	0	0	0	36.4%	1	0	0	0	37.7%
	Retail	5	0	0	0	47.6%	5	0	0	0	39.7%	5	0	0	0	34.4%
	Retail - Secured on real estate property	5	0	0	0	46.4%	5	0	0	0	38.6%	5	0	0	0	33.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	46.4%	5	0	0	0	38.6%	5	0	0	0	33.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	80.4%	0	0	0	0	80.4%	0	0	0	0	80.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	80.4%	0	0	0	0	80.4%	0	0	0	0	80.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	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	0	0	0
	Securitisation	0	0	0	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	0	0	0	
<b>IRB TOTAL</b>	<b>1,881</b>	<b>65</b>	<b>33</b>	<b>18</b>	<b>27.7%</b>	<b>1,852</b>	<b>93</b>	<b>44</b>	<b>28</b>	<b>30.1%</b>	<b>1,825</b>	<b>120</b>	<b>53</b>	<b>38</b>	<b>31.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Intesa Sanpaolo S.p.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	242	0	0	0	45.7%	242	0	0	0	49.0%	241	1	1	0	50.5%
	Corporates	6,488	125	79	32	25.4%	6,401	213	117	63	29.7%	6,284	330	163	105	31.9%
	Corporates - Of Which: Specialised Lending	701	51	45	12	23.2%	656	96	62	29	30.3%	615	137	78	45	33.2%
	Corporates - Of Which: SME	3	6	6	6	94.5%	3	6	6	6	94.1%	3	6	6	6	93.1%
	Retail	21	1	0	0	15.9%	20	1	0	0	16.4%	20	2	0	0	16.8%
	Retail - Secured on real estate property	21	1	0	0	15.9%	20	1	0	0	16.4%	20	2	0	0	16.8%
	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	21	1	0	0	15.9%	20	1	0	0	16.4%	20	2	0	0	16.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	71.6%	0	0	0	0	77.4%	0	0	0	0	79.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	71.6%	0	0	0	0	77.4%	0	0	0	0	79.9%
	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	6,751	126	79	32	25.4%	6,663	214	118	64	29.7%	6,545	333	165	106	31.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	325	0	0	0	28.5%	324	2	1	1	31.4%	322	4	1	1	33.2%
	Corporates	7,807	99	77	16	27.8%	7,727	140	122	46	32.7%	7,564	302	176	99	32.8%
	Corporates - Of Which: Specialised Lending	296	7	5	2	25.2%	284	18	9	6	31.1%	272	31	15	10	34.0%
	Corporates - Of Which: SME	1	0	0	0	51.4%	0	0	0	0	62.5%	1	0	0	0	65.7%
	Retail	66	2	2	1	41.0%	65	3	2	1	33.4%	64	5	2	1	28.9%
	Retail - Secured on real estate property	66	2	2	1	41.0%	65	3	2	1	33.4%	64	5	2	1	28.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	20.2%	0	0	0	0	20.2%	0	0	0	0	20.2%
	Retail - Secured on real estate property - Of Which: non-SME	66	2	2	1	41.1%	65	3	2	1	33.5%	64	5	2	1	28.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	89.0%	0	0	0	0	88.7%	0	0	0	0	88.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	89.0%	0	0	0	0	88.7%	0	0	0	0	88.7%
	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	8,199	62	79	18	28.3%	8,116	145	124	47	32.7%	7,950	311	179	102	32.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Slovakia	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	6	0	0	0	32.4%	6	0	0	0	32.5%	6	0	0	0	32.5%
	Corporates	3,825	218	200	115	53.0%	3,648	395	304	229	58.0%	3,527	516	397	331	64.1%
	Corporates - Of Which: Specialised Lending	693	59	85	42	71.6%	650	102	116	73	71.9%	621	131	133	94	71.9%
	Corporates - Of Which: SME	1,519	141	99	65	46.2%	1,401	269	165	140	54.1%	1,321	340	236	214	63.2%
	Retail	5,971	161	159	79	49.0%	5,842	289	221	150	51.8%	5,740	392	275	211	53.9%
	Retail - Secured on real estate property	5,792	128	135	64	50.1%	5,689	220	180	115	49.8%	5,603	317	216	158	49.7%
	Retail - Secured on real estate property - Of Which: SME	72	4	5	2	61.2%	69	8	6	3	54.9%	67	9	7	4	52.6%
	Retail - Secured on real estate property - Of Which: non-SME	5,720	124	130	62	49.8%	5,620	224	174	111	49.7%	5,536	308	210	153	49.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	179	33	24	15	44.8%	153	59	41	35	59.6%	137	75	59	54	71.7%
	Retail - Other Retail - Of Which: SME	179	33	24	15	44.8%	153	59	41	35	59.6%	137	75	59	54	71.7%
	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	9,801	379	358	194	51.3%	9,496	684	525	379	55.4%	9,272	908	672	542	59.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note





## 2018 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Intesa Sanpaolo S.p.A.	Central governments or central banks	149,099	3	20,457	3	90,155	12	98	9	73.4%
	Regional governments or local authorities	1,184	0	474	0	1,069	0	10	0	12.9%
	Public sector entities	852	55	742	66	812	79	29	20	25.8%
	Multilateral Development Banks	1,789	0	0	0	25	0	0	0	0.0%
	International Organisations	143	0	0	0	6	0	0	0	0.0%
	Institutions	12,392	0	3,275	0	4,939	0	8	0	1.0%
	Corporates	26,189	1,263	25,399	1,121	29,133	2,721	1,795	1,417	52.1%
	of which: SME	7,057	478	6,702	335	7,807	1,302	955	825	63.4%
	Retail	30,828	1,188	22,178	1,184	32,498	3,924	2,991	2,635	67.2%
	of which: SME	4,188	309	2,392	303	4,755	753	502	419	55.6%
	Secured by mortgages on immovable property	8,483	492	3,167	474	8,540	839	386	306	36.5%
	of which: SME	1,257	410	663	397	2,373	729	318	284	39.0%
	Items associated with particularly high risk	1,183	236	1,772	342	785	342	100	88	25.8%
	Covered bonds	538	0	130	0	105	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1,596	8	1,542	8	756	11	3	3	24.8%
	Equity			10,189	0	3,598	0	0	0	0.0%
	Securitisation									
	Other exposures			9,704	3	15,550	5	23	1	26.4%
	Standardised Total		256,292	3,245	99,030	3,200	187,970	7,932	5,442	4,480

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Italy	Central governments or central banks	100,523	2	13,866	2	74,751	11	78	8	79.6%
	Regional governments or local authorities	99	0	20	0	77	0	1	0	23.6%
	Public sector entities	396	0	371	0	369	0	1	0	16.4%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,259	0	841	0	1,053	0	1	0	0.0%
	Corporates	10,078	524	9,810	382	13,630	1,383	914	799	57.8%
	of which: SME	4,793	358	4,589	211	5,112	1,022	689	623	60.9%
	Retail	25,086	1,002	18,141	1,007	25,930	3,449	2,538	2,333	67.7%
	of which: SME	3,520	264	2,051	256	3,663	627	392	334	53.3%
	Secured by mortgages on immovable property	6,409	476	2,442	458	6,438	827	357	302	36.6%
	of which: SME	1,739	368	643	383	2,186	723	317	284	39.3%
	Items associated with particularly high risk	1,121	197	1,681	284	747	306	95	88	28.8%
	Covered bonds	86	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1,109	8	1,100	8	440	11	3	3	24.8%
	Equity					3,317	0	0	0	0.0%
	Securitisation									
	Other exposures					12,579	3	1	1	45.8%
	Standardised Total		166,102	2,210	66,342	2,143	139,332	5,989	3,989	3,535

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Spain	Central governments or central banks	14,779	0	131	0	131	0	0	0	0.0%
	Regional governments or local authorities	141	0	28	0	106	0	0	0	0.0%
	Public sector entities	36	0	31	0	36	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	111	0	69	0	107	0	0	0	0.0%
	Corporates	109	0	105	0	31	0	0	0	30.4%
	of which: SME	3	0	3	0	3	0	0	0	0.0%
	Retail	2	0	11	0	2	0	0	0	82.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	20	0	23	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total		15,199	0	368	0	413	0	1	0

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	7,741	0	85	0	3,890	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	725	0	348	0	241	0	0	0	12.4%
	Corporates	279	0	226	0	149	0	0	0	48.4%
	of which: SME	5	0	5	0	4	0	0	0	0.0%
	Retail	11	0	8	0	4	0	0	0	73.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					1	0	1	0	0.0%	
Standardised Total	<b>8,780</b>	<b>0</b>	<b>687</b>	<b>0</b>	<b>4,284</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>72.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United Kingdom	Central governments or central banks	88	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,438	0	204	0	254	0	0	0	0.0%
	Corporates	735	0	718	0	650	0	2	0	89.9%
	of which: SME	9	0	9	0	0	0	0	0	0.0%
	Retail	4	0	3	0	5	1	0	0	66.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	6	0	2	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	37	0	37	0	7	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	<b>4,312</b>	<b>0</b>	<b>969</b>	<b>0</b>	<b>923</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>58.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Slovakia	Central governments or central banks	640	0	170	0	455	0	0	0	0.0%
	Regional governments or local authorities	134	0	27	0	137	0	3	0	14.0%
	Public sector entities	9	0	8	0	9	0	0	0	13.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	73	0	36	0	36	0	0	0	0.0%
	Corporates	598	17	598	17	629	21	7	5	22.8%
	of which: SME	1	2	1	2	36	2	0	0	0.0%
	Retail	1,943	71	1,457	72	2,070	196	206	134	68.4%
	of which: SME	0	0	0	0	29	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					274	0	0	0	0.0%	
Standardised Total	<b>3,710</b>	<b>88</b>	<b>2,485</b>	<b>89</b>	<b>3,610</b>	<b>217</b>	<b>216</b>	<b>139</b>	<b>64.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
France	(mln EUR, %)									
	Central governments or central banks	3,704	0	0	0	434	0	0	0	0.0%
	Regional governments or local authorities	112	0	22	0	112	0	0	0	0.0%
	Public sector entities	25	0	5	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	953	0	129	0	166	0	0	0	0.0%
	Corporates	287	0	246	0	230	0	0	0	91.5%
	of which: SME	1	0	1	0	25	0	0	0	0.0%
	Retail	2	0	1	0	3	1	1	1	86.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	1	0	2	0	0	0	47.3%
	of which: SME	0	0	0	0	0	0	0	0	47.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	75	0	10	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	6	0	6	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>5,171</b>	<b>0</b>	<b>433</b>	<b>0</b>	<b>947</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>83.9%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(mln EUR, %)									
	Central governments or central banks	5,612	0	0	0	146	0	0	0	0.0%
	Regional governments or local authorities	29	0	6	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,281	0	221	0	547	0	0	0	0.0%
	Corporates	434	0	375	0	355	0	1	0	48.4%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	3	0	2	0	4	1	1	1	75.5%
	of which: SME	1	0	0	0	1	0	0	0	32.3%
	Secured by mortgages on immovable property	1	0	0	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	25	0	2	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>7,384</b>	<b>0</b>	<b>607</b>	<b>0</b>	<b>1,054</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>71.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Croatia	(mln EUR, %)									
	Central governments or central banks	2,479	0	67	0	1,575	0	12	0	0.0%
	Regional governments or local authorities	146	0	114	0	148	0	2	0	0.0%
	Public sector entities	48	0	11	0	51	1	3	0	56.4%
	Multilateral Development Banks	0	0	0	0	2	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	77	0	25	0	188	0	0	0	0.0%
	Corporates	4,938	334	4,923	344	5,221	653	491	356	54.5%
	of which: SME	1,112	30	1,112	31	1,104	90	121	88	98.1%
	Retail	0	3	0	4	40	4	3	1	19.0%
	of which: SME	0	0	0	0	0	0	0	0	65.1%
	Secured by mortgages on immovable property	811	0	285	0	841	0	12	0	0.0%
	of which: SME	7	0	2	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	4	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures					1,988	1	0	0	6.0%	
Standardised Total		<b>10,518</b>	<b>339</b>	<b>5,652</b>	<b>349</b>	<b>10,063</b>	<b>659</b>	<b>523</b>	<b>357</b>	<b>54.2%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Serbia	Central governments or central banks	1,885	1	1,887	1	771	1	0	0	13.7%
	Regional governments or local authorities	71	0	71	0	72	0	0	0	9.1%
	Public sector entities	5	0	5	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	6	0	0	0	0.0%
	Institutions	100	0	44	0	100	0	0	0	16.1%
	Corporates	933	116	929	115	904	171	50	45	26.5%
	of which: SME	14	5	28	4	270	53	49	45	85.2%
	Retail	1,247	35	925	34	1,148	54	29	18	32.3%
	of which: SME	61	10	120	10	497	17	9	4	33.3%
	Secured by mortgages on immovable property	568	0	213	0	516	0	4	0	0.0%
	of which: SME	2	0	7	0	108	0	1	0	0.0%
	Items associated with particularly high risk	15	14	23	20	0	15	0	0	0.6%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					104	0	15	0	0.0%
	<b>Standardised Total</b>		<b>5,032</b>	<b>165</b>	<b>4,194</b>	<b>170</b>	<b>3,621</b>	<b>242</b>	<b>98</b>	<b>63</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Hungary	Central governments or central banks	2,015	0	0	0	1,645	0	1	0	0.0%
	Regional governments or local authorities	5	0	1	0	5	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	37	0	14	0	74	0	0	0	0.0%
	Corporates	1,353	56	1,352	56	1,380	144	99	80	55.4%
	of which: SME	380	19	380	21	293	20	2	0	0.6%
	Retail	476	15	356	15	505	56	50	38	68.5%
	of which: SME	52	5	39	5	55	5	1	0	0.1%
	Secured by mortgages on immovable property	541	5	185	5	550	8	11	2	28.7%
	of which: SME	43	4	5	4	74	5	0	0	1.2%
	Items associated with particularly high risk	44	19	64	28	38	20	5	0	0.0%
	Covered bonds	105	0	52	0	105	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0.0%
	Equity					281	0	0	0	0.0%
	Securitisation									
	Other exposures					88	0	0	0	0.0%
	<b>Standardised Total</b>		<b>4,670</b>	<b>95</b>	<b>2,072</b>	<b>104</b>	<b>4,671</b>	<b>228</b>	<b>165</b>	<b>120</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



2018 EU-wide Stress Test: Credit risk STA  
Intesa Sanpaolo S.p.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		3,888	1	1	1	40.0%	3,887	3	2	1	40.0%	3,886	4	2	2	40.0%
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	240	0	1	0	47.6%	240	1	1	0	47.9%	240	1	1	1	48.1%
	Corporates	148	1	1	0	31.5%	146	3	1	1	32.0%	143	6	2	2	32.2%
	of which: SME	0	0	0	0	29.4%	0	0	0	0	30.7%	0	0	0	0	31.4%
	Retail	3	0	0	0	69.2%	3	0	0	0	65.2%	3	0	0	0	61.5%
	of which: SME	0	0	0	0	67.5%	0	0	0	0	67.5%	0	0	0	0	67.5%
	Secured by mortgages on immovable property	1	0	0	0	10.9%	1	0	0	0	11.6%	1	0	0	0	11.7%
	of which: SME	0	0	0	0	12.3%	0	0	0	0	13.4%	0	0	0	0	13.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	1	0	0	0	38.0%	1	0	0	0	38.0%	1	0	0	0	38.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	4,281	3	3	1	39.4%	4,278	7	4	3	38.0%	4,274	11	5	4	37.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	16.3%	0	0	0	0	16.2%	0	0	0	0	16.2%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	253	0	1	0	21.8%	253	1	1	1	21.7%	253	2	1	1	21.5%
	Corporates	644	6	3	2	30.6%	637	13	5	4	30.4%	628	22	8	7	30.3%
	of which: SME	0	0	0	0	37.2%	0	0	0	0	37.2%	0	0	0	0	37.2%
	Retail	5	1	0	0	60.5%	5	1	0	0	57.3%	5	1	1	0	54.9%
	of which: SME	0	0	0	0	26.4%	0	0	0	0	26.5%	0	0	0	0	26.6%
	Secured by mortgages on immovable property	6	0	0	0	13.6%	6	0	0	0	13.3%	6	0	0	0	11.6%
	of which: SME	2	0	0	0	8.0%	2	0	0	0	8.1%	2	0	0	0	8.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	7	0	0	0	25.0%	7	0	0	0	25.0%	7	0	0	0	25.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	917	7	4	2	33.1%	909	15	7	5	31.6%	899	25	10	8	30.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		455	0	0	0	40.0%	454	1	1	0	40.0%	454	1	1	0	40.0%
Slovakia	Central governments or central banks	137	0	3	0	40.0%	137	0	3	0	40.0%	137	0	3	0	40.0%
	Regional governments or local authorities	9	0	0	0	19.4%	9	0	0	0	21.6%	9	0	0	0	22.7%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	35	1	1	0	21.5%	34	2	1	1	21.5%	34	3	1	1	21.5%
	Corporates	612	37	17	13	33.8%	595	54	24	20	38.0%	580	69	32	28	40.2%
	of which: SME	34	4	2	2	47.4%	32	6	4	3	54.8%	30	8	5	5	58.3%
	Retail	1,897	370	335	212	57.3%	1,741	525	452	339	64.6%	1,603	663	555	453	68.3%
	of which: SME	28	1	1	0	46.6%	28	1	1	1	56.4%	27	2	2	1	59.7%
	Secured by mortgages on immovable property	0	0	0	0	64.8%	0	0	0	0	64.8%	0	0	0	0	64.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	266	8	3	2	23.9%	259	15	5	4	23.9%	252	27	7	5	23.9%	
Standardised Total	3,410	416	359	227	54.4%	3,230	597	485	364	61.0%	3,068	759	598	487	64.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Baseline Scenario																							
		31/12/2018					31/12/2019					31/12/2020													
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>									
(min EUR, %)																									
France	Central governments or central banks	434	0	0	0	40.0%	434	0	0	0	40.0%	434	1	0	0	40.0%									
	Regional governments or local authorities	112	0	0	0	40.0%	112	0	0	0	40.0%	112	0	0	0	40.0%									
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%									
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%									
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%									
	Institutions	165	1	1	0	23.2%	165	1	1	0	23.2%	164	2	1	0	23.2%									
	Corporates	225	6	2	2	26.0%	220	11	3	3	25.7%	216	15	4	4	25.7%									
	of which: SME	24	1	0	0	2.0%	23	2	0	0	2.0%	23	3	0	0	2.0%									
	Retail	2	1	1	1	85.7%	2	1	1	1	84.5%	2	1	1	1	83.3%									
	of which: SME	0	0	0	0	22.5%	0	0	0	0	37.5%	0	0	0	0	42.4%									
	Secured by mortgages on immovable property	2	0	0	0	31.1%	2	0	0	0	26.6%	2	0	0	0	24.5%									
	of which: SME	0	0	0	0	47.0%	0	0	0	0	46.5%	0	0	0	0	45.8%									
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%									
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%									
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%									
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%									
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%									
	Other exposures	0	0	0	0	38.0%	0	0	0	0	38.0%	0	0	0	0	38.0%									
	Standardised Total	940	8	4	3	36.1%	934	14	5	4	31.9%	929	19	7	6	30.4%									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																						
		31/12/2018					31/12/2019					31/12/2020												
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>								
(min EUR, %)																								
Germany	Central governments or central banks	146	0	0	0	40.0%	146	0	0	0	40.0%	146	0	0	0	40.0%								
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Institutions	546	1	1	0	25.6%	545	2	1	0	25.6%	544	3	1	1	25.6%								
	Corporates	351	4	2	1	32.3%	347	8	3	3	32.9%	344	11	4	4	32.7%								
	of which: SME	1	0	0	0	41.5%	1	0	0	0	41.5%	1	0	0	0	41.5%								
	Retail	4	1	1	1	74.0%	4	1	1	1	70.0%	4	1	1	1	67.4%								
	of which: SME	1	0	0	0	23.0%	1	0	0	0	22.9%	1	0	0	0	22.8%								
	Secured by mortgages on immovable property	2	0	0	0	24.0%	2	0	0	0	24.0%	2	0	0	0	24.0%								
	of which: SME	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%								
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%								
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Other exposures	0	0	0	0	38.0%	0	0	0	0	38.0%	0	0	0	0	38.0%								
	Standardised Total	1,049	6	4	2	37.0%	1,044	11	5	4	34.3%	1,039	15	7	5	33.2%								

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																						
		31/12/2018					31/12/2019					31/12/2020												
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>								
(min EUR, %)																								
Croatia	Central governments or central banks	1,572	4	14	2	40.0%	1,567	8	16	3	40.0%	1,564	12	17	5	40.0%								
	Regional governments or local authorities	147	0	2	0	40.0%	147	1	2	0	40.0%	146	1	3	0	40.0%								
	Public sector entities	46	5	6	3	49.3%	42	10	9	5	52.8%	38	14	10	7	54.0%								
	Multilateral Development Banks	0	0	0	0	48.2%	0	0	0	0	48.2%	0	0	0	0	48.2%								
	International Organisations	0	0	0	0	48.2%	0	0	0	0	48.2%	0	0	0	0	48.2%								
	Institutions	183	5	3	1	24.2%	177	11	4	3	24.2%	171	17	5	4	24.2%								
	Corporates	5,021	853	569	426	50.0%	4,837	1,036	671	533	51.4%	4,658	1,216	767	634	52.2%								
	of which: SME	1,077	117	143	103	88.0%	1,051	142	168	129	90.8%	1,026	168	192	155	92.2%								
	Retail	37	7	7	3	42.1%	34	10	9	5	48.0%	31	13	11	7	51.2%								
	of which: SME	0	0	0	0	65.0%	0	0	0	0	65.0%	0	0	0	0	65.0%								
	Secured by mortgages on immovable property	825	16	15	3	17.6%	809	32	17	6	17.6%	794	47	20	8	17.6%								
	of which: SME	0	0	0	0	6.5%	0	0	0	0	6.5%	0	0	0	0	6.5%								
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%								
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%								
	Other exposures	1,984	15	3	1	6.0%	1,970	29	4	2	6.0%	1,956	43	4	3	6.0%								
	Standardised Total	9,816	907	620	439	48.4%	9,584	1,138	732	557	48.9%	9,360	1,363	838	669	49.1%								

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

### 2018 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Serbia	Central governments or central banks	769	3	2	1	40.0%	767	5	3	2	40.0%	766	7	3	3	40.0%
	Regional governments or local authorities	72	0	1	0	40.0%	71	0	1	0	40.0%	71	1	1	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	6	0	0	0	83.1%	6	0	0	0	83.1%	6	0	0	0	83.1%
	Institutions	99	1	1	0	25.0%	98	2	1	1	28.4%	96	3	1	1	29.7%
	Corporates	898	177	59	55	31.0%	892	183	62	57	31.3%	887	188	64	59	31.6%
	of which: SME	267	55	58	54	97.8%	265	57	60	56	97.9%	263	59	62	58	97.9%
	Retail	1,134	68	60	42	62.2%	1,120	83	72	52	62.4%	1,103	100	84	62	62.5%
	of which: SME	493	21	17	13	62.8%	489	25	20	16	63.0%	484	30	23	19	63.1%
	Secured by mortgages on immovable property	512	4	6	1	30.9%	509	7	7	2	30.9%	506	10	8	3	30.9%
	of which: SME	107	1	1	0	6.4%	107	1	1	0	6.4%	106	2	1	0	6.4%
	Items associated with particularly high risk	0	15	4	4	25.2%	0	15	4	4	25.2%	0	15	4	4	25.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Securitisation																
Other exposures	101	3	10	3	83.1%	97	7	16	5	83.1%	94	10	22	8	83.1%	
Standardised Total	<b>3,591</b>	<b>272</b>	<b>142</b>	<b>107</b>	<b>39.2%</b>	<b>3,561</b>	<b>302</b>	<b>166</b>	<b>123</b>	<b>40.8%</b>	<b>3,529</b>	<b>334</b>	<b>187</b>	<b>141</b>	<b>42.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Hungary	Central governments or central banks	1,641	3	3	1	40.0%	1,638	6	4	3	40.0%	1,635	9	5	4	40.0%
	Regional governments or local authorities	5	0	0	0	40.0%	5	0	0	0	40.0%	5	0	0	0	40.0%
	Public sector entities	0	0	0	0	46.7%	0	0	0	0	46.7%	0	0	0	0	46.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	71	3	1	0	10.1%	68	6	1	1	10.1%	65	9	1	1	10.1%
	Corporates	1,327	187	124	100	53.3%	1,298	236	149	125	53.2%	1,240	284	174	152	53.5%
	of which: SME	283	29	5	2	7.7%	273	39	7	4	11.4%	263	50	10	7	13.5%
	Retail	493	68	55	44	64.6%	481	80	64	52	65.5%	470	91	72	60	66.2%
	of which: SME	54	6	1	0	5.5%	53	8	2	1	8.7%	52	9	2	1	11.0%
	Secured by mortgages on immovable property	539	20	12	4	18.7%	526	33	13	5	15.2%	514	45	14	6	13.7%
	of which: SME	73	6	1	0	5.8%	71	8	1	0	5.6%	69	10	1	1	5.5%
	Items associated with particularly high risk	37	21	10	5	26.1%	36	22	10	6	22.0%	35	23	11	6	22.8%
	Covered bonds	105	0	0	0	0.0%	105	0	0	0	0.0%	105	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	0	0	46.7%	1	0	0	0	46.7%	1	0	0	0	46.7%
Equity	273	8	4	4	46.7%	265	16	7	7	46.7%	258	23	11	11	46.7%	
Securitisation																
Other exposures	86	3	0	0	0.0%	83	5	1	1	12.1%	81	7	1	1	16.2%	
Standardised Total	<b>4,586</b>	<b>313</b>	<b>208</b>	<b>158</b>	<b>50.6%</b>	<b>4,496</b>	<b>403</b>	<b>249</b>	<b>200</b>	<b>49.5%</b>	<b>4,408</b>	<b>491</b>	<b>289</b>	<b>242</b>	<b>49.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



**2018 EU-wide Stress Test: Credit risk STA**  
Intesa Sanpaolo S.p.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		3,888	1	1	1	40.0%	3,887	3	2	1	40.0%	3,886	4	2	2	40.0%
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	240	1	1	1	52.4%	239	2	2	1	52.8%	238	3	2	2	53.1%
	Corporates	148	1	1	1	31.0%	144	5	3	2	34.3%	138	11	5	4	35.1%
	of which: SME	0	0	0	0	29.0%	0	0	0	0	34.0%	0	0	0	0	35.3%
	Retail	3	0	0	0	69.8%	3	3	0	0	66.8%	3	0	0	0	64.2%
	of which: SME	0	0	0	0	77.6%	0	0	0	0	77.6%	0	0	0	0	77.6%
	Secured by mortgages on immovable property	1	0	0	0	12.7%	1	0	0	0	18.4%	1	0	0	0	20.2%
	of which: SME	0	0	0	0	14.2%	0	0	0	0	16.0%	0	0	0	0	16.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	1	0	0	0	38.0%	1	0	0	0	38.0%	1	0	0	0	38.0%	
Other exposures	1	0	0	0	38.0%	1	0	0	0	38.0%	1	0	0	0	38.0%	
Standardised Total	<b>4,281</b>	<b>4</b>	<b>4</b>	<b>2</b>	<b>40.6%</b>	<b>4,275</b>	<b>9</b>	<b>6</b>	<b>4</b>	<b>40.3%</b>	<b>4,266</b>	<b>19</b>	<b>10</b>	<b>7</b>	<b>39.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	16.2%	0	0	0	0	21.8%	0	0	0	0	25.3%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	252	1	1	1	36.2%	251	2	2	1	36.9%	249	5	3	3	35.3%
	Corporates	644	6	6	2	30.1%	631	19	11	6	33.1%	603	47	22	16	33.9%
	of which: SME	0	0	0	0	36.8%	0	0	0	0	37.8%	0	0	0	0	38.1%
	Retail	5	1	1	0	58.3%	5	1	1	1	57.0%	4	1	1	1	57.9%
	of which: SME	0	0	0	0	35.1%	0	0	0	0	39.1%	0	0	0	0	39.6%
	Secured by mortgages on immovable property	6	0	0	0	28.8%	6	0	0	0	25.0%	6	0	0	0	22.7%
	of which: SME	2	0	0	0	9.7%	2	0	0	0	13.5%	2	0	0	0	14.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	7	0	0	0	25.0%	7	0	0	0	29.5%	7	0	0	0	31.8%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	38.0%	0	0	0	0	38.0%	0	0	0	0	38.0%	
Other exposures	0	0	0	0	38.0%	0	0	0	0	38.0%	0	0	0	0	38.0%	
Standardised Total	<b>915</b>	<b>8</b>	<b>8</b>	<b>3</b>	<b>33.5%</b>	<b>901</b>	<b>23</b>	<b>14</b>	<b>8</b>	<b>34.3%</b>	<b>870</b>	<b>53</b>	<b>26</b>	<b>18</b>	<b>34.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		454	1	1	0	40.0%	453	2	1	1	40.0%	452	3	2	1	40.0%
Slovakia	Central governments or central banks	137	0	3	0	40.0%	136	1	3	0	40.0%	136	1	3	0	40.0%
	Regional governments or local authorities	0	0	0	0	19.4%	0	0	0	0	21.6%	0	0	0	0	22.7%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	34	3	1	1	24.7%	31	5	2	1	24.7%	30	7	2	2	24.7%
	Corporates	596	53	27	18	33.6%	556	93	43	37	39.7%	530	119	60	55	46.3%
	of which: SME	32	6	4	3	48.4%	28	10	7	6	58.9%	25	12	9	8	68.0%
	Retail	1,693	573	556	325	56.7%	1,325	941	816	656	69.7%	1,112	1,154	1,038	919	79.6%
	of which: SME	27	2	2	1	53.6%	25	5	4	3	63.6%	23	6	5	4	70.1%
	Secured by mortgages on immovable property	0	0	0	0	73.8%	0	0	0	0	73.8%	0	0	0	0	73.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	266	8	3	2	23.9%	259	15	5	4	23.9%	252	22	7	5	23.9%	
Other exposures	266	8	3	2	23.9%	259	15	5	4	23.9%	252	22	7	5	23.9%	
Standardised Total	<b>3,188</b>	<b>638</b>	<b>591</b>	<b>346</b>	<b>54.2%</b>	<b>2,770</b>	<b>1,056</b>	<b>870</b>	<b>698</b>	<b>66.1%</b>	<b>2,521</b>	<b>1,305</b>	<b>1,112</b>	<b>982</b>	<b>75.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note





## 2018 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Serbia	Central governments or central banks	769	4	3	2	40.0%	765	7	4	3	40.0%	763	10	5	4	40.0%
	Regional governments or local authorities	72	0	1	0	40.0%	71	1	1	0	40.0%	71	1	1	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	6	0	0	0	83.1%	6	0	0	0	83.1%	6	0	0	0	83.1%
	Institutions	96	4	2	1	28.7%	94	6	3	2	33.4%	92	8	4	3	34.9%
	Corporates	891	184	64	57	30.9%	874	201	69	63	31.4%	862	212	74	69	32.4%
	of which: SME	265	58	61	55	56.2%	258	64	66	61	95.4%	254	68	70	66	97.2%
	Retail	1,103	100	125	69	69.2%	1,047	155	156	109	70.1%	1,012	191	176	137	71.7%
	of which: SME	483	31	36	22	69.5%	465	49	45	35	70.5%	453	61	52	44	72.3%
	Secured by mortgages on immovable property	509	7	12	4	50.6%	501	15	16	8	50.7%	494	22	19	11	50.8%
	of which: SME	107	2	2	1	48.6%	105	3	3	2	48.6%	103	5	4	2	48.6%
	Items associated with particularly high risk	0	15	4	4	25.2%	0	15	4	4	25.2%	0	15	4	4	25.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation																
Other exposures	101	3	10	3	83.1%	97	7	16	6	83.1%	94	10	22	8	83.1%	
Standardised Total	3,546	317	220	139	43.8%	3,455	408	269	194	47.7%	3,393	470	304	236	50.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Hungary	Central governments or central banks	1,640	4	3	2	40.0%	1,636	9	5	3	40.0%	1,631	13	7	5	40.0%
	Regional governments or local authorities	5	0	0	0	40.0%	5	0	0	0	40.0%	5	0	0	0	40.0%
	Public sector entities	0	0	0	0	46.7%	0	0	0	0	46.7%	0	0	0	0	46.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	70	4	1	0	11.6%	67	7	1	1	11.6%	64	10	1	1	11.6%
	Corporates	1,216	208	156	120	57.6%	1,240	284	201	165	57.9%	1,161	363	245	214	58.9%
	of which: SME	279	34	8	4	10.9%	263	50	12	8	15.5%	246	66	16	12	17.9%
	Retail	475	86	75	54	62.8%	433	127	99	82	64.2%	408	153	125	110	72.0%
	of which: SME	52	8	3	1	11.6%	47	13	4	2	17.4%	45	16	4	3	19.3%
	Secured by mortgages on immovable property	528	31	17	6	19.3%	503	56	24	15	25.9%	483	75	32	23	30.4%
	of which: SME	71	8	3	1	17.3%	68	11	4	3	22.4%	65	14	4	3	24.6%
	Items associated with particularly high risk	37	21	10	5	26.1%	36	22	10	6	27.0%	35	23	11	6	27.8%
	Covered bonds	105	0	0	0	0.0%	105	0	0	0	0.0%	105	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	0	0	46.7%	1	0	0	0	46.7%	1	0	0	0	46.7%
	Equity	273	8	4	4	46.7%	265	16	7	7	46.7%	258	23	11	11	46.7%
Securitisation																
Other exposures	86	3	0	0	0.0%	83	5	1	1	12.1%	81	7	1	1	16.2%	
Standardised Total	4,535	364	266	191	52.5%	4,374	525	349	279	53.1%	4,231	668	433	372	55.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		2,615	2,617						
	IRB		7,829	7,827						
	<b>Total</b>		<b>10,443</b>	<b>10,444</b>						
REA	STA		2,413	2,457	3,199	3,399	3,520	3,699	3,882	3,930
	IRB		1,461	1,481	1,637	1,743	1,830	2,013	2,554	3,017
	<b>Total</b>		<b>3,875</b>	<b>3,938</b>	<b>4,836</b>	<b>5,142</b>	<b>5,350</b>	<b>5,712</b>	<b>6,436</b>	<b>6,947</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>24</b>	<b>27</b>	<b>10</b>	<b>1</b>	<b>0</b>	<b>26</b>	<b>10</b>	<b>4</b>

(min EUR)

## 2018 EU-wide Stress Test: Risk exposure amounts

Intesa Sanpaolo S.p.A.

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	249,941	249,165	250,063	250,369	250,577	250,991	251,663	252,174
Risk exposure amount for securitisations and re-securitisations	3,875	3,938	4,836	5,142	5,350	5,712	6,436	6,947
Risk exposure amount other credit risk	246,066	245,227	245,227	245,227	245,227	245,279	245,227	245,227
Risk exposure amount for market risk	18,149	18,149	18,149	18,149	18,149	26,069	25,965	25,764
Risk exposure amount for operational risk	18,597	18,597	18,597	18,597	18,597	21,222	21,222	21,222
Other risk exposure amounts	138	138	138	138	138	138	138	138
<b>Total risk exposure amount</b>	<b>286,825</b>	<b>286,049</b>	<b>286,947</b>	<b>287,253</b>	<b>287,461</b>	<b>298,419</b>	<b>298,987</b>	<b>299,297</b>

## 2018 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
		(m€ EUR,%)								
OWN FUNDS	<b>A</b>	<b>OWN FUNDS</b>	<b>51,373</b>	<b>51,242</b>	<b>50,676</b>	<b>50,703</b>	<b>50,786</b>	<b>45,791</b>	<b>45,337</b>	<b>44,418</b>
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>38,051</b>	<b>37,957</b>	<b>37,206</b>	<b>37,232</b>	<b>37,544</b>	<b>32,320</b>	<b>31,867</b>	<b>31,176</b>
	<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	34,159	34,159	34,159	34,159	34,159	34,159	34,159	34,159
	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	<b>A.1.2</b>	Retained earnings	14,706	14,706	15,261	16,060	17,107	12,754	12,852	12,898
	<b>A.1.3</b>	Accumulated other comprehensive income	-790	-462	-462	-462	-462	-885	-885	-885
	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	868	1,196	1,196	1,196	1,196	586	586	586
	<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss)	-687	-687	-687	-687	-687	-500	-500	-500
	<b>A.1.3.3</b>	Other OCI contributions	-971	-971	-971	-971	-971	-971	-971	-971
	<b>A.1.4</b>	Other Reserves	0	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265
	<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
	<b>A.1.6</b>	Minority interest given recognition in CET1 capital	50	40	40	40	40	40	40	40
	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	756	756	756	756	756	567	567	567
	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-7,182	-7,182	-7,182	-7,182	-7,182	-7,182	-7,182	-7,182
	<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,417	-1,417	-1,417	-1,417	-1,417	-2,254	-2,044	-1,966
	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-530	-232	-256	-253	-254	-261	-269	-278
	<b>A.1.11</b>	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-252	-252	-252	-252	-252	-252	-252	-252
	<b>A.1.14.1</b>	Of which: from securitisation positions (-)	-252	-252	-252	-252	-252	-252	-252	-252
	<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-1,776	-2,042	-2,093	-2,134	-2,177	-2,371	-2,416	-2,473
	<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	-560	-782	-777	-751	-710	-1,368	-1,372	-1,389
	<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	<b>A.1.20</b>	CET1 capital elements or deductions - other	-393	-393	-684	-913	-1,142	-684	-913	-1,142
	<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-2,937						
	<b>A.1.21.1</b>	Of which: subject to transitional arrangements		-2,844	-2,844	-2,844	-2,844	-2,844	-2,844	-2,844
	<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		4,022	4,022	4,022	4,022	4,022	4,022	4,022
	<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		1,178	1,178	1,178	1,178	1,178	1,178	1,178
<b>A.1.22</b>	Transitional adjustments	1,280	4,322	3,379	2,845	2,343	3,322	2,845	2,343	
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0	
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	28	28	0	0	0	0	0	0	
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements		2,702	2,702	2,418	1,991	2,702	2,418	1,991	
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		2,702	2,702	2,418	1,991	2,702	2,418	1,991	
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	1,253	1,593	677	428	352	619	428	352	
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	283	283	0	0	0	0	0	0	
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	484	690	274	185	152	252	185	152	
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-304	0							

## 2018 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
(mBt EUR,%)		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	5,414	5,442	5,435	5,230	5,026	5,435	5,230	5,026
	A.2.1	4,616	4,616	4,616	4,616	4,616	4,616	4,616	4,616
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	799	827	820	615	410	820	615	410
	A.2.4.1		0	0	0	0	0	0	0
	A.3	43,466	43,399	42,642	42,463	42,570	37,756	37,097	36,202
	A.4	7,908	7,843	8,035	8,240	8,216	8,035	8,240	8,216
	A.4.1	8,110	8,110	8,110	8,110	8,110	8,110	8,110	8,110
	A.4.2	-955	-10	-3	-3	-3	-8	-3	-3
	A.4.3	493	-256	-72	133	109	-66	133	109
	A.4.3.1		-810	-817	-817	-817	-817	-817	-817
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	286,825	286,049	286,947	287,253	287,461	298,419	298,987	299,297
	B.1	1,006	2,156	1,267	1,067	879	1,246	1,067	879
	B.2		712	712	637	524	712	637	524
CAPITAL RATIOS (%) Transitional period	C.1	13.27%	13.24%	12.93%	12.93%	13.04%	10.80%	10.64%	10.40%
	C.2	15.15%	15.13%	14.82%	14.75%	14.78%	12.62%	12.38%	12.07%
	C.3	17.91%	17.87%	17.62%	17.61%	17.63%	15.31%	15.13%	14.81%
Fully loaded CAPITAL	D.1	36,771	33,634	33,827	34,387	35,201	28,998	29,021	28,833
	D.2	41,387	38,250	38,443	39,003	39,817	33,614	33,637	33,449
	D.3	48,801	46,349	46,550	47,109	47,923	41,715	41,744	41,555
CAPITAL RATIOS (%) Fully loaded	E.1	12.87%	11.85%	11.84%	12.02%	12.28%	9.76%	9.74%	9.66%
	E.2	14.48%	13.47%	13.46%	13.63%	13.89%	11.31%	11.29%	11.21%
	E.3	17.07%	16.33%	16.29%	16.46%	16.72%	14.04%	14.01%	13.93%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			4,121	4,121	4,121	4,121	4,121	4,121
	G.1			0	0	0	0	0	0
	H.1	676,967	676,925	676,925	676,925	676,925	676,925	676,925	676,925
	H.2	676,360	675,519	675,519	675,519	675,519	675,519	675,519	675,519
	H.3	6.43%	6.41%	6.30%	6.27%	6.29%	5.58%	5.48%	5.35%
	H.4	6.12%	5.66%	5.69%	5.77%	5.89%	4.98%	4.98%	4.95%
	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
P.2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	
P.3	0.00%	0.00%	0.19%	0.38%	0.56%	0.19%	0.38%	0.56%	
P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
P.6	1.27%	1.27%	2.08%	2.90%	3.08%	2.08%	2.90%	3.08%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	7,291	7,381	7,662	7,809	7,198	7,144	6,867
Interest income	13,980	12,765	13,513	14,733	15,360	16,613	17,653
Interest expense	-6,689	-5,384	-5,851	-6,924	-8,149	-9,264	-10,786
<b>Dividend income</b>	117	117	117	117	88	88	88
<b>Net fee and commission income</b>	7,933	7,933	7,933	7,933	7,140	7,140	7,140
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	631	501	501	501	-232	323	323
<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-478		
<b>Other operating income not listed above, net</b>	5,181	1,189	1,189	1,189	1,158	1,189	1,189
<b>Total operating income, net</b>	21,153	17,120	17,401	17,549	14,873	15,883	15,606
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-3,909	-1,899	-1,751	-1,588	-6,375	-4,433	-4,810
<b>Other income and expenses not listed above, net</b>	-9,385	-9,934	-9,940	-9,978	-11,286	-10,752	-10,536
<b>Profit or (-) loss before tax from continuing operations</b>	7,860	5,287	5,710	5,983	-2,788	699	261
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-493	-1,586	-1,713	-1,795	836	-210	-78
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>7,367</b>	<b>3,701</b>	<b>3,997</b>	<b>4,188</b>	<b>-1,951</b>	<b>489</b>	<b>183</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	3,470	3,146	3,197	3,141	0	391	137
<b>Attributable to owners of the parent net of estimated dividends</b>	3,897	555	799	1,047	-1,951	98	46
Memo row: Impact of one-off adjustments		739	739	739	739	739	739
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

# 2018 EU-wide Stress Test: Major capital measures and realised losses

Intesa Sanpaolo S.p.A.

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

Intesa Sanpaolo S.p.A.

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>78,869</b>	<b>0</b>	<b>88</b>	<b>88</b>	<b>90</b>	<b>46</b>	<b>1</b>
Central banks	108	0	0	0	0	0	0
General governments	64,081	0	30	30	4	2	0
Credit institutions	3,454	0	0	0	45	0	0
Other financial corporations	9,097	0	12	12	29	12	0
Non-financial corporations	2,130	0	45	45	11	31	1
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>504,013</b>	<b>4,546</b>	<b>52,266</b>	<b>52,266</b>	<b>1,336</b>	<b>26,626</b>	<b>19,641</b>
Central banks	46,305	0	0	0	2	0	0
General governments	16,078	458	377	377	22	102	1
Credit institutions	30,887	500	4	4	59	4	0
Other financial corporations	61,646	32	1,107	1,107	95	509	402
Non-financial corporations	207,911	1,479	40,893	40,893	797	21,194	15,372
Households	141,185	2,076	9,883	9,883	360	4,817	3,866
<b>DEBT INSTRUMENTS other than HFT</b>	<b>582,882</b>	<b>4,546</b>	<b>52,354</b>	<b>52,354</b>	<b>1,426</b>	<b>26,672</b>	<b>19,642</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>286,490</b>		<b>2,818</b>	<b>2,818</b>	<b>-91</b>	<b>-237</b>	<b>804</b>

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

Intesa Sanpaolo S.p.A.

	Actual				
	31/12/2017				
	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		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		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>118</b>	<b>23</b>	<b>1</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	102	23	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	15	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>19,210</b>	<b>11,351</b>	<b>3,899</b>	<b>3,797</b>	<b>11,557</b>
Central banks	0	0	0	0	0
General governments	179	103	39	38	1
Credit institutions	0	0	0	0	0
Other financial corporations	938	542	198	188	484
Non-financial corporations	15,078	9,452	3,350	3,275	8,716
Households	3,016	1,254	312	296	2,355
<b>DEBT INSTRUMENTS other than HFT</b>	<b>19,328</b>	<b>11,374</b>	<b>3,899</b>	<b>3,797</b>	<b>11,557</b>
<b>Loan commitments given</b>	<b>773</b>	<b>327</b>	<b>-1</b>	<b>-1</b>	<b>227</b>

<sup>1</sup> 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