



## 2019 EU-wide Transparency Exercise

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

## 2019 EU-wide Transparency Exercise

### Key Metrics

Intesa Sanpaolo S.p.A.

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

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### Leverage ratio

Intesa Sanpaolo S.p.A.

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

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Capital

Intesa Sanpaolo S.p.A.

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>48,957</b>	<b>48,878</b>	<b>48,719</b>	<b>49,241</b>	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>37,189</b>	<b>37,241</b>	<b>37,231</b>	<b>38,015</b>	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	33,628	33,649	33,647	33,954	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	16,930	16,755	16,968	16,842	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,675	-904	-741	-151	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	27	36	31	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	485	377	586	643	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,172	-7,774	-7,690	-7,707	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,359	-1,456	-1,508	-1,487	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-204	-208	-213	-176	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-222	-227	-229	-200	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-222	-227	-229	-200	C 01.00 (460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,861	-1,727	-1,922	-2,165	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-889	-1,955	-1,829	-1,624	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-393	-319	-307	-344	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	3,160	4,269	3,697	3,664	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3,160	4,269	3,697	3,664	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,855</b>	<b>4,856</b>	<b>4,740</b>	<b>4,740</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,124	4,125	4,125	4,125	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	731	731	615	615	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>42,044</b>	<b>42,097</b>	<b>41,971</b>	<b>42,755</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,913</b>	<b>6,781</b>	<b>6,748</b>	<b>6,486</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,718	7,557	7,408	7,156	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	45	63	83	70	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	-850	-838	-743	-740	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>275,944</b>	<b>276,446</b>	<b>283,641</b>	<b>280,260</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	569	939	810	851	C 05.01 (010,040)		
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.48%</b>	<b>13.47%</b>	<b>13.13%</b>	<b>13.56%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.24%</b>	<b>15.23%</b>	<b>14.80%</b>	<b>15.26%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.74%</b>	<b>17.68%</b>	<b>17.18%</b>	<b>17.57%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>34,029</b>	<b>32,972</b>	<b>33,533</b>	<b>34,351</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.36%</b>	<b>11.97%</b>	<b>11.86%</b>	<b>12.29%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,970	4,169	3,697	3,664	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-862	-850	-859	-853	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	520	913	810	851	C 05.01 (440,040)	

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





## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

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

## 2019 EU-wide Transparency Exercise

### P&L

Intesa Sanpaolo S.p.A.

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

<sup>1</sup> Information available only as of end of the year

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(min EUR)

ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	55,003				56,741				66,177				55,303				IAS 1.54 (i)
Financial assets held for trading	39,176	13,540	25,127	510	38,970	10,752	27,814	404	44,958	16,787	27,792	379	49,959	20,615	28,911	433	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,942	293	665	1,984	3,492	288	948	2,256	3,630	289	1,096	2,246	3,773	337	1,090	2,347	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	208	0	208	0	208	0	208	0	198	0	198	0	195	0	195	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	67,263	61,153	5,386	724	60,452	53,509	6,400	543	66,447	59,018	6,945	484	66,352	59,030	6,908	414	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	434,369				433,252				444,979				443,269				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,061	0	3,052	8	2,993	0	2,983	10	2,916	0	2,905	11	3,383	0	3,370	13	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-374				124				1,028				1,892				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	45,234				42,837				44,802				44,210				
<b>TOTAL ASSETS</b>	<b>646,882</b>				<b>639,067</b>				<b>675,136</b>				<b>668,335</b>				<b>IAS 1.9(a), IG 6</b>

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

(min EUR)

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	63,868	290	35	-36	-6	-35	57,082	253	36	-41	-6	-35	62,999	328	36	-45	-7	-35	62,636	310	35	-51	-6	-35	Annex V. Part 1.31, 44(b)
	Loans and advances	104	3	0	0	0	0	28	0	0	0	0	0	33	0	0	0	0	0	349	0	0	-1	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	16,611	3,741	53	-59	-54	-8	17,380	4,231	52	-64	-48	-8	22,538	4,464	82	-17	-52	-55	20,859	5,085	83	-17	-61	-58	Annex V. Part 1.31, 44(b)
	Loans and advances	348,080	50,275	38,486	-834	-1,287	-20,635	352,636	44,538	36,588	-811	-1,353	-19,890	359,075	44,513	35,726	-777	-1,277	-19,240	362,220	41,003	35,033	-759	-1,268	-18,852	Annex V. Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



## 2019 EU-wide Transparency Exercise

### Market Risk

Intesa Sanpaolo S.p.A.

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(min EUR)																									
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018												
Traded Debt Instruments	1,467	860	346	121	959	264							480	139	1,083	296									
Of which: General risk	905	249	143	44	279	79							161	39	303	79									
Of which: Specific risk	562	611	203	77	680	184							318	100	780	217									
Equities	7	2	34	13	54	16							38	8	38	10									
Of which: General risk	3	1	0	0	0	0							0	0	0	0									
Of which: Specific risk	3	1	34	13	54	16							38	8	38	10									
Foreign exchange risk	677	559	0	0	0	0							0	0	0	0									
Commodities risk	3	2	14	5	48	14							16	3	38	5									
<b>Total</b>	<b>2,153</b>	<b>1,423</b>	<b>331</b>	<b>89</b>	<b>796</b>	<b>191</b>	<b>206</b>	<b>206</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,662</b>	<b>400</b>	<b>109</b>	<b>836</b>	<b>207</b>	<b>319</b>	<b>319</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,445</b>	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019												
Traded Debt Instruments	980	729	555	158	1,224	355							461	133	1,131	409									
Of which: General risk	303	265	130	39	272	83							141	41	300	91									
Of which: Specific risk	677	464	425	119	952	273							320	92	831	318									
Equities	24	12	40	12	39	11							40	11	38	11									
Of which: General risk	12	1	0	0	0	0							0	0	0	0									
Of which: Specific risk	12	12	40	12	39	11							40	11	38	11									
Foreign exchange risk	760	903	0	0	0	0							0	0	0	0									
Commodities risk	4	8	8	3	19	7							18	5	33	18									
<b>Total</b>	<b>1,768</b>	<b>1,652</b>	<b>458</b>	<b>102</b>	<b>1,015</b>	<b>257</b>	<b>376</b>	<b>325</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,109</b>	<b>322</b>	<b>97</b>	<b>734</b>	<b>290</b>	<b>279</b>	<b>342</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17,475</b>	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	139,636	153,946	19,494		133,339	147,387	18,326	
	Regional governments or local authorities	967	1,010	283		944	1,009	275	
	Public sector entities	1,701	876	772		1,714	900	748	
	Multilateral Development Banks	1,930	1,854	0		2,152	2,080	0	
	International Organisations	146	146	0		101	101	0	
	Institutions	16,589	14,329	3,223		16,310	13,252	3,015	
	Corporates	43,269	24,919	23,906		42,890	25,074	24,149	
	of which: SME	11,912	6,859	6,167		11,618	6,203	5,904	
	Retail	19,664	13,565	9,637		18,969	12,812	9,084	
	of which: SME	3,753	2,579	1,499		3,656	2,500	1,457	
	Secured by mortgages on immovable property	6,577	6,476	2,335		6,199	6,122	2,211	
	of which: SME	1,331	1,290	486		1,285	1,249	474	
	Exposures in default	4,434	1,919	2,061	2,380	4,095	1,913	1,986	2,015
	Items associated with particularly high risk	1,687	1,376	2,064		1,361	1,066	1,599	
	Covered bonds	871	870	112		878	877	111	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,697	1,960	1,981		2,596	1,814	1,794		
Equity	2,414	2,414	2,663		2,449	2,449	2,719		
Other exposures	14,107	14,075	9,312		15,671	15,648	9,318		
<b>Standardised Total<sup>2</sup></b>	<b>256,690</b>	<b>239,734</b>	<b>77,844</b>	<b>3,308</b>	<b>249,668</b>	<b>232,503</b>	<b>75,338</b>	<b>2,830</b>	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	84,772	100,202	13,404		85,285	100,344	12,967	
	Regional governments or local authorities	83	63	13		82	56	11	
	Public sector entities	464	348	331		468	330	313	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,243	3,507	539		4,905	3,373	527	
	Corporates	21,817	8,587	8,211		19,381	7,014	6,770	
	of which: SME	8,562	4,245	3,874		7,654	2,886	2,735	
	Retail	12,106	7,417	5,244		11,099	6,426	4,523	
	of which: SME	2,728	1,754	1,004		2,595	1,644	941	
	Secured by mortgages on immovable property	4,315	4,258	1,541		3,885	3,836	1,396	
	of which: SME	1,247	1,210	455		1,205	1,173	444	
	Exposures in default	2,662	1,243	1,331	1,386	2,426	1,233	1,271	1,157
	Items associated with particularly high risk	1,457	1,164	1,746		1,325	1,040	1,560	
	Covered bonds	211	211	22		212	212	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,768	1,129	1,116		1,675	1,011	991		
Equity	2,163	2,163	2,297		2,200	2,200	2,340		
Other exposures	11,378	11,378	8,197		12,424	12,424	8,231		
<b>Standardised Total<sup>2</sup></b>				<b>1,762</b>				<b>1,501</b>	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	13,247	13,046	105		12,220	12,019	103	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	821	586	289		795	591	285	
	Corporates	439	348	302		481	415	358	
	of which: SME	3	1	1		2	1	1	
	Retail	12	10	7		11	10	7	
	of which: SME	9	9	7		9	9	7	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	14	14	14		36	36	36		
Equity	15	15	17		17	17	17		
Other exposures	47	47	11		15	15	14		
<b>Standardised Total<sup>2</sup></b>				<b>8</b>				<b>5</b>	

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

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	2,788	3,203	7		3,232	3,649	0	
	Regional governments or local authorities	109	109	22		118	118	24	
	Public sector entities	0	0	0		25	25	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,558	1,462	263		1,416	1,330	188	
	Corporates	409	320	269		420	327	303	
	of which: SME	29	6	6		29	4	4	
	Retail	4	1	1		3	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	156	156	18		185	185	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		4	4	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				2				1	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	689	688	171		1,020	1,020	114	
	Regional governments or local authorities	164	142	29		153	144	29	
	Public sector entities	8	7	7		7	7	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	69	69	35		41	41	21	
	Corporates	674	618	617		695	624	624	
	of which: SME	28	28	27		31	31	31	
	Retail	2,188	1,903	1,427		2,184	1,902	1,427	
	of which: SME	38	36	27		39	37	28	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	249	102	102	147	237	88	89	148
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	304	304	201		324	324	169		
Standardised Total <sup>2</sup>				238				241	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	824	86	0		821	87	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,162	3,742	218		3,196	2,758	181	
	Corporates	659	549	497		734	689	633	
	of which: SME	24	14	14		24	16	16	
	Retail	6	2	2		6	2	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	7	7	3		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	162	156	234		0	0	0	
	Covered bonds	10	10	1		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	63	63	63		59	59	59		
Equity	4	4	4		4	4	4		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>2</sup>				8				4	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	6,911	7,059	0		1,161	1,303	0	
	Regional governments or local authorities	65	65	13		66	66	13	
	Public sector entities	19	19	4		19	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,006	1,974	376		2,280	2,247	275	
	Corporates	511	441	367		614	459	385	
	of which: SME	5	3	2		5	2	2	
	Retail	2	2	2		3	3	2	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				1	

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

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



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
CROATIA	Central governments or central banks	2,163	2,719	133		2,107	2,691	125	
	Regional governments or local authorities	129	141	28		131	143	29	
	Public sector entities	617	88	44		611	83	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	95	81	24		154	134	68	
	Corporates	6,248	5,061	4,994		6,208	5,102	5,085	
	of which: SME	1,398	1,162	1,158		1,469	1,251	1,251	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	851	844	296		906	901	315	
	of which: SME	7	7	2		7	7	2	
	Exposures in default	681	257	281	374	646	245	257	312
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	1,277	1,249	187		1,748	1,735	186		
<b>Standardised Total<sup>2</sup></b>				<b>534</b>				<b>413</b>	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	308	298	190		274	250	115	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	2	0		0	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	932	699	596		833	600	544	
	Corporates	1,333	995	990		2,006	1,657	1,531	
	of which: SME	244	191	0		683	683	683	
	Retail	18	17	13		215	167	125	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	24	24	11	34	19	19	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	2		13	13	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	709	616	659		677	567	577		
Equity	119	119	121		106	106	106		
Other exposures	234	234	204		202	202	146		
<b>Standardised Total<sup>2</sup></b>				<b>18</b>				<b>19</b>	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
EGYPT	Central governments or central banks	2,332	2,309	1,986		2,260	2,238	1,590	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	164	135	127		144	117	95	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	100	80	38		209	173	57	
	Corporates	1,335	700	681		1,596	752	729	
	of which: SME	165	99	79		209	117	93	
	Retail	1,257	894	654		1,318	937	687	
	of which: SME	126	90	52		137	101	60	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	150	48	51	98	142	63	65	73
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	5	5	5		4	4	4		
Equity	26	26	30		23	23	29		
Other exposures	241	241	148		268	268	186		
<b>Standardised Total<sup>2</sup></b>				<b>159</b>				<b>126</b>	

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

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





		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	6,677	7,095	0		1,988	2,401	2	
	Regional governments or local authorities	119	119	24		67	67	13	
	Public sector entities	36	36	7		27	27	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,810	2,727	233		1,745	1,663	130	
	Corporates	462	371	324		503	411	350	
	of which: SME	29	4	4		29	4	4	
	Retail	3	2	1		3	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	201	201	23		259	259	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		15	15	15		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				1	

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

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

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

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	849	92	0		733	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,869	2,398	214		2,107	1,609	205	
	Corporates	1,058	852	788		999	824	742	
	of which: SME	25	17	17		25	16	16	
	Retail	5	2	2		6	2	1	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	153	152	76		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	20	20	2		65	65	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	61	55	55		73	64	64		
Equity	6	6	10		12	12	15		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>2</sup>				4				2	

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

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

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

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CROATIA	Central governments or central banks	2,180	2,756	304		2,306	2,851	160	
	Regional governments or local authorities	139	150	30		136	147	29	
	Public sector entities	553	61	22		547	58	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	232	169	67		262	196	47	
	Corporates	6,256	5,085	5,068		6,417	5,222	5,205	
	of which: SME	1,490	1,267	1,267		1,496	1,281	1,281	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	924	921	322		940	936	328	
	of which: SME	7	7	2		8	8	3	
	Exposures in default	643	225	235	330	551	264	291	258
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		3	3	3		
Equity	2	2	2		2	2	2		
Other exposures	1,929	1,922	233		1,684	1,680	236		
<b>Standardised Total<sup>2</sup></b>				<b>424</b>				<b>354</b>	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	294	270	36		270	256	30	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,159	935	634		854	631	578	
	Corporates	1,566	1,050	1,010		1,623	1,211	1,168	
	of which: SME	0	0	0		0	0	0	
	Retail	335	314	236		1,029	72	54	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	0	0	0		150	148	74	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	19	19	15	28	15	15	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	52	52	32		70	70	32	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	669	528	539		693	529	538		
Equity	110	110	112		111	111	112		
Other exposures	180	180	143		176	176	139		
<b>Standardised Total<sup>2</sup></b>				<b>19</b>				<b>20</b>	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
EGYPT	Central governments or central banks	2,370	2,349	1,701		2,656	2,631	1,982	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	133	103	100		115	88	85	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	260	238	64		207	170	53	
	Corporates	1,751	760	736		2,019	891	867	
	of which: SME	227	116	93		267	130	107	
	Retail	1,445	1,029	756		1,540	1,099	808	
	of which: SME	144	104	62		158	115	69	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	143	58	83	76	142	44	52	98
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		5	5	5		
Equity	25	25	28		27	27	27		
Other exposures	311	311	223		330	330	234		
<b>Standardised Total<sup>2</sup></b>				<b>128</b>				<b>151</b>	

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

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



2019 EU-wide Transparency Exercise

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	69,906	414	33,991	17,238	102	276	70,240	415	32,805	15,766
	Corporates	323,016	34,699	202,689	100,500	7,101	19,723	312,402	26,225	187,090	99,786
	Corporates - Of Which: Specialised Lending	15,664	2,378	13,035	8,202	540	1,486	15,266	1,788	12,343	7,534
	Corporates - Of Which: SME	89,276	20,763	66,167	33,790	4,291	12,672	79,872	14,964	57,315	31,973
	Retail	143,034	12,454	132,609	25,968	1,464	7,820	141,477	9,187	131,437	26,178
	Retail - Secured on real estate property	97,775	4,247	97,568	17,343	1,079	1,824	97,149	2,906	96,944	16,906
	Retail - Secured on real estate property - Of Which: SME	6,276	1,369	6,240	1,337	2	623	5,673	866	5,637	1,422
	Retail - Secured on real estate property - Of Which: non-SME	91,500	2,878	91,328	16,005	1,078	1,201	91,476	2,040	91,307	15,484
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	45,259	8,207	35,041	8,626	384	5,996	44,328	6,281	34,492	9,272
	Retail - Other Retail - Of Which: SME	22,448	4,917	14,650	2,573	14	3,629	21,396	3,926	13,989	3,138
	Retail - Other Retail - Of Which: non-SME	22,811	3,290	20,392	6,053	370	2,368	22,932	2,355	20,503	6,134
	Equity	4,378	111	4,378	12,549	16	0	4,533	97	4,533	13,300
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>				156,255						155,029	

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	26,643	409	17,886	6,521	100	242	27,738	410	18,849	7,365
	Corporates	232,928	34,026	156,082	77,063	6,968	19,110	216,305	25,600	139,327	74,599
	Corporates - Of Which: Specialised Lending	9,696	2,170	8,398	4,829	494	1,240	9,033	1,590	7,588	4,103
	Corporates - Of Which: SME	86,732	20,681	63,953	32,212	4,282	12,599	77,318	14,877	55,095	30,376
	Retail	135,708	12,379	125,315	24,963	1,417	7,758	133,955	9,114	123,947	25,191
	Retail - Secured on real estate property	90,756	4,193	90,552	16,476	1,047	1,780	89,944	2,854	89,742	16,063
	Retail - Secured on real estate property - Of Which: SME	6,220	1,368	6,184	1,299	0	621	5,621	865	5,586	1,387
	Retail - Secured on real estate property - Of Which: non-SME	84,537	2,825	84,368	15,176	1,047	1,159	84,323	1,990	84,156	14,676
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	44,952	8,186	34,763	8,487	369	5,978	44,011	6,260	34,205	9,128
	Retail - Other Retail - Of Which: SME	22,181	4,907	14,400	2,443	0	3,618	21,125	3,916	13,736	3,003
	Retail - Other Retail - Of Which: non-SME	22,771	3,279	20,363	6,045	369	2,361	22,886	2,343	20,470	6,126
	Equity	4,017	111	4,017	11,514	16	1	4,095	97	4,095	12,081
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,555	0	890	348	0	1	2,109	0	690	310
	Corporates	19,699	41	6,843	2,750	10	27	20,015	42	6,837	2,985
	Corporates - Of Which: Specialised Lending	1,052	0	795	553	0	5	902	0	681	504
	Corporates - Of Which: SME	0	0	7	2	1	6	12	0	9	3
	Retail	28	1	28	6	0	0	32	1	32	6
	Retail - Secured on real estate property	27	0	27	5	0	0	30	0	30	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27	0	27	5	0	0	30	0	30	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	3	0	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	0	2	1
	Equity	56	0	56	207	0	0	50	0	50	184
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	783	0	164	60	0	1	730	0	107	47
	Corporates	5,301	34	2,732	1,239	8	24	5,787	33	3,457	1,613
	Corporates - Of Which: Specialised Lending	119	0	72	41	0	3	122	0	94	54
	Corporates - Of Which: SME	6	0	3	3	0	0	5	0	3	3
	Retail	7	1	7	1	0	0	8	1	7	1
	Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	6	0	6	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,613	0	2,046	509	0	3	3,366	0	1,807	453
	Corporates	6,929	14	2,587	1,082	3	29	8,321	5	3,229	1,251
	Corporates - Of Which: Specialised Lending	379	0	316	137	0	6	399	0	336	140
	Corporates - Of Which: SME	5	0	3	2	0	0	5	0	3	2
	Retail	18	1	18	3	0	1	18	1	18	3
	Retail - Secured on real estate property	16	0	16	3	0	0	16	0	16	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	3	0	0	16	0	16	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	2	0	0	1	2	1	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	1	2	0	0	1	2	1	2	0
	Equity	4	0	4	9	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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



2019 EU-wide Transparency Exercise

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	4,943	54	4,087	2,854	9	83	5,044	46	4,224	
	Corporates - Of Which: Specialised Lending	887	18	842	915	0	43	927	13	881	
	Corporates - Of Which: SME	1,970	27	1,738	1,124	2	36	2,007	32	1,770	
	Retail	6,851	51	6,833	914	41	50	7,043	50	7,025	
	Retail - Secured on real estate property	6,585	42	6,585	783	27	39	6,772	41	6,772	
	Retail - Secured on real estate property - Of Which: SME	56	1	56	38	2	2	52	1	52	
	Retail - Secured on real estate property - Of Which: non-SME	6,529	41	6,529	745	26	37	6,720	40	6,720	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	267	9	249	130	14	11	271	9	253	
	Retail - Other Retail - Of Which: SME	267	9	249	130	14	11	271	9	253	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	8	0	8	21	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	4,815	0	3,174	627	0	7	4,951	0	3,288	
	Corporates	5,340	0	3,057	1,603	0	47	6,333	0	3,764	
	Corporates - Of Which: Specialised Lending	387	0	367	157	0	37	433	0	353	
	Corporates - Of Which: SME	4	0	1	2	0	0	3	0	1	
	Retail	92	3	90	17	1	1	96	3	94	
	Retail - Secured on real estate property	87	2	85	16	1	1	89	2	88	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	87	2	85	16	1	1	89	2	88	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	5	1	5	1	0	0	7	1	6	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	5	1	5	1	0	0	7	1	6	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	1,487	0	644	226	0	3	1,567	0	560	
	Corporates	7,448	103	4,262	1,699	24	69	5,573	103	2,428	
	Corporates - Of Which: Specialised Lending	54	44	49	15	11	21	52	44	47	
	Corporates - Of Which: SME	28	3	21	18	1	1	28	3	20	
	Retail	22	2	21	5	0	1	23	2	22	
	Retail - Secured on real estate property	19	1	19	5	0	0	20	1	20	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	19	1	19	5	0	0	20	1	20	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	1	2	1	0	1	3	1	2	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	1	2	1	0	1	3	1	2	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	16	0	1	1	0	0	16	0	1	
	Corporates	297	0	213	143	0	1	315	0	204	
	Corporates - Of Which: Specialised Lending	21	0	19	16	0	0	43	0	23	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	1	0	1	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	202	0	146	23	0	0	195	0	138	
	Corporates	4,732	35	2,928	1,188	6	34	4,729	36	2,519	
	Corporates - Of Which: Specialised Lending	40	0	40	22	0	4	40	0	40	
	Corporates - Of Which: SME	120	0	120	123	0	0	120	0	115	
	Retail	7	0	7	1	0	0	8	0	8	
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	0	7	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	44	0	44	162	0	0	44	0	44	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
EGYPT	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	480	0	36	82	0	0	649	0	58	
	Corporates	145	0	2	1	0	0	144	0	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	1	0	1	0	0	0	2	0	2	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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



2019 EU-wide Transparency Exercise

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>Consolidated data</b>		0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0
<b>Institutions</b>		72,488	489	35,525	16,735	72,969	481	35,089	16,054
<b>Corporates</b>		313,185	25,340	184,927	100,205	312,528	24,265	185,087	99,715
Corporates - Of Which: Specialised Lending		17,827	1,735	13,140	7,839	18,220	1,610	13,579	7,858
Corporates - Of Which: SME		79,598	14,468	56,630	33,308	79,597	14,169	56,518	33,012
<b>Retail</b>		143,278	9,167	133,285	26,275	144,700	9,164	134,875	26,398
<b>Retail - Secured on real estate property</b>		98,926	2,888	98,707	17,028	100,343	2,959	100,110	17,274
Retail - Secured on real estate property - Of Which: SME		5,643	851	5,611	1,410	5,580	843	5,548	1,383
Retail - Secured on real estate property - Of Which: non-SME		93,283	2,037	93,096	15,618	94,763	2,115	94,562	15,891
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		44,352	6,279	34,578	9,247	44,357	6,205	34,764	9,124
Retail - Other Retail - Of Which: SME		21,052	3,902	13,680	3,047	20,818	3,884	13,484	2,996
Retail - Other Retail - Of Which: non-SME		23,300	2,377	20,898	6,199	23,540	2,321	21,281	6,128
<b>Equity</b>		4,625	108	4,625	13,339	4,823	91	4,823	13,640
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0
<b>IRB Total<sup>2</sup></b>				<b>156,555</b>				<b>155,807</b>	

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>ITALY</b>		0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0
<b>Institutions</b>		26,062	377	18,454	7,344	26,365	370	18,739	7,220
<b>Corporates</b>		215,575	24,712	137,830	75,171	214,488	23,639	136,498	73,725
Corporates - Of Which: Specialised Lending		8,914	1,534	7,596	4,104	9,269	1,411	7,525	4,044
Corporates - Of Which: SME		76,993	14,284	54,352	31,700	76,968	14,100	54,235	31,343
<b>Retail</b>		135,562	9,098	125,601	25,285	136,774	9,095	126,978	25,391
<b>Retail - Secured on real estate property</b>		91,533	2,839	91,316	16,185	92,740	2,910	92,510	16,419
Retail - Secured on real estate property - Of Which: SME		5,993	850	5,562	1,379	5,535	843	5,503	1,355
Retail - Secured on real estate property - Of Which: non-SME		85,940	1,989	85,754	14,806	87,206	2,067	87,007	15,065
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		44,030	6,260	34,285	9,100	44,033	6,186	34,467	8,972
Retail - Other Retail - Of Which: SME		20,774	3,892	13,419	2,909	20,538	3,873	13,221	2,851
Retail - Other Retail - Of Which: non-SME		23,256	2,367	20,865	6,192	23,495	2,312	21,246	6,121
<b>Equity</b>		4,177	108	4,177	12,084	4,340	91	4,340	12,238
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0
<b>IRB Total</b>									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>UNITED STATES</b>		0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0
<b>Institutions</b>		2,472	0	1,079	513	2,327	0	892	498
<b>Corporates</b>		20,878	37	6,823	2,907	20,610	36	6,722	2,949
Corporates - Of Which: Specialised Lending		731	0	573	456	764	0	451	408
Corporates - Of Which: SME		8	0	3	2	8	0	3	2
<b>Retail</b>		37	1	36	6	36	1	36	6
<b>Retail - Secured on real estate property</b>		34	1	34	5	34	1	34	6
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		34	1	34	5	34	1	34	6
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		3	0	2	1	3	0	2	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		3	0	2	1	3	0	2	0
<b>Equity</b>		59	0	59	220	109	0	109	403
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0
<b>IRB Total</b>									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>SPAIN</b>		0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0
<b>Institutions</b>		1,162	0	541	184	1,149	0	540	241
<b>Corporates</b>		5,935	33	3,337	1,587	5,815	31	3,335	1,808
Corporates - Of Which: Specialised Lending		127	0	104	61	120	0	105	60
Corporates - Of Which: SME		4	0	3	3	4	0	3	3
<b>Retail</b>		8	1	8	1	8	0	8	1
<b>Retail - Secured on real estate property</b>		7	0	7	1	7	0	7	1
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		7	0	7	1	7	0	7	1
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		1	0	1	0	1	0	1	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1	0	1	0	1	0	1	0
<b>Equity</b>		0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0
<b>IRB Total</b>									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>FRANCE</b>		0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0
<b>Institutions</b>		5,100	0	3,055	553	5,547	0	3,400	541
<b>Corporates</b>		8,002	4	2,890	1,224	7,405	7	2,802	1,303
Corporates - Of Which: Specialised Lending		420	0	365	150	427	0	390	163
Corporates - Of Which: SME		7	0	3	3	7	0	3	3
<b>Retail</b>		20	1	19	3	21	1	21	4
<b>Retail - Secured on real estate property</b>		17	0	17	3	18	0	18	4
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		17	0	17	3	18	0	18	4
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		3	1	2	0	3	1	3	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		3	1	2	0	3	1	3	0
<b>Equity</b>		0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0
<b>IRB Total</b>									

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



2019 EU-wide Transparency Exercise

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	8	0	0	0	8	0	0	0
	Corporates	5,044	56	4,277	3,000	86	5,084	51	4,283
	Corporates - Of Which: Specialised Lending	913	13	873	867	41	927	13	890
	Corporates - Of Which: SME	2,063	42	1,824	1,219	41	2,044	38	1,789
	Retail	7,208	49	7,190	897	48	7,399	50	7,381
	Retail - Secured on real estate property	6,930	40	6,930	758	26	7,120	40	7,120
	Retail - Secured on real estate property - Of Which: SME	50	1	49	31	1	45	1	45
	Retail - Secured on real estate property - Of Which: non-SME	6,880	39	6,880	727	24	7,075	39	7,075
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	278	9	260	139	14	279	10	262
	Retail - Other Retail - Of Which: SME	278	9	260	139	14	279	10	262
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	4,961	0	2,694	398	7	4,734	0	2,471
	Corporates	6,284	0	3,520	1,896	7	6,313	0	3,844
	Corporates - Of Which: Specialised Lending	544	0	401	183	1	519	0	412
	Corporates - Of Which: SME	3	0	1	1	0	3	0	1
	Retail	102	3	100	17	1	104	3	102
	Retail - Secured on real estate property	94	2	94	16	1	97	2	96
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	94	2	94	16	1	97	2	96
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	1	6	1	0	7	1	6
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	1	6	1	0	7	1	6
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

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

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	14	0	1	1	0	15	0	1
	Corporates	291	0	153	118	0	1	298	0
	Corporates - Of Which: Specialised Lending	92	0	70	45	0	92	0	71
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	1	0	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	524	0	462	47	0	188	0	126
	Corporates	4,946	38	2,341	1,250	7	29	5,154	37
	Corporates - Of Which: Specialised Lending	40	0	40	30	0	1	40	0
	Corporates - Of Which: SME	100	0	100	98	0	0	146	0
	Retail	9	0	9	1	0	0	9	0
	Retail - Secured on real estate property	8	0	8	1	0	0	8	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	8	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0
	Equity	44	0	44	163	0	43	0	43
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
EGYPT	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	741	0	88	168	1	742	0	87
	Corporates	139	0	2	1	0	0	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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



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

Intesa Sanpaolo S.p.A.

As of 31/12/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
[ 0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		31	31	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>35</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		France	43	1,454	43	113	0	1,289	0	52	0	0	0	0	0	0		0	
[ 3M - 1Y [			1,454	403	403	1	0	403	0	0	0	0	0	0	0	0		0	
[ 1Y - 2Y [	403		1	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	54		54	0	0	0	54	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	752		690	62	0	0	661	29	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	665		618	90	0	0	560	15	0	0	0	0	0	0	0	0			
[ 10Y - more	317		308	16	0	0	80	221	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>3,688</b>		<b>3,570</b>	<b>324</b>	<b>0</b>	<b>3,047</b>	<b>317</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>			
[ 0 - 3M [	Germany		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			41	25	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		407	394	407	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		22	19	3	0	0	19	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		169	102	67	0	0	102	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		1,122	1,066	56	0	0	1,066	0	0	0	0	0	0	0	0	0			
[ 10Y - more		6	4	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>1,767</b>	<b>1,610</b>	<b>580</b>	<b>0</b>	<b>1,187</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>			
[ 0 - 3M [		Croatia	701	306	0	0	0	631	0	39	0	0	0	0	0	0	0		
[ 3M - 1Y [			306	193	0	0	0	161	0	61	0	0	0	0	0	0	0		
[ 1Y - 2Y [	193		0	0	0	0	0	0	182	0	0	0	0	0	0	0			
[ 2Y - 3Y [	35		35	0	0	0	20	0	13	0	0	0	0	0	0	0			
[ 3Y - 5Y [	339		339	0	0	0	339	0	237	0	0	0	0	0	0	0			
[ 5Y - 10Y [	120		120	1	0	0	30	0	85	0	36	0	546	1	0	0			
[ 10Y - more	446		446	0	0	0	5	0	441	0	10	0	0	19	0	0			
<b>Total</b>	<b>2,140</b>		<b>2,139</b>	<b>1</b>	<b>0</b>	<b>936</b>	<b>1,058</b>	<b>0</b>	<b>10</b>	<b>36</b>	<b>546</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>225</b>			
[ 0 - 3M [	Greece		65	65	65	5	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			5	5	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>72</b>	<b>72</b>	<b>72</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>130</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	5		5	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>6</b>		<b>6</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>3</b>			
[ 0 - 3M [	Ireland		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		50	50	0	0	0	50	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		155	155	0	0	0	155	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>207</b>	<b>207</b>	<b>2</b>	<b>0</b>	<b>205</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>			
[ 0 - 3M [		Italy	2,455	2,316	1,070	0	0	1,379	0	1,303	0	0	0	4,657	1	0			
[ 3M - 1Y [			5,806	2,168	5,527	0	0	2,562	0	1,303	0	0	0	1,921	0	0			
[ 1Y - 2Y [	5,506		106	5,451	0	0	4,505	0	893	0	0	0	687	0	0				
[ 2Y - 3Y [	3,745		3,543	201	0	0	2,481	0	1,062	0	0	0	10	0	0				
[ 3Y - 5Y [	7,110		6,941	165	0	0	6,003	0	939	0	0	0	6	0	0				
[ 5Y - 10Y [	9,187		8,858	342	0	0	4,090	0	4,732	0	21	0	598	1	0				
[ 10Y - more	13,454		13,153	591	0	0	708	0	12,043	0	64	0	983	0	0				
<b>Total</b>	<b>47,262</b>		<b>45,789</b>	<b>4,644</b>	<b>0</b>	<b>20,348</b>	<b>22,351</b>	<b>7,296</b>	<b>15,600</b>	<b>11</b>	<b>86</b>	<b>8,862</b>	<b>2</b>	<b>17,606</b>					
[ 0 - 3M [	Latvia		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y [		9	9	0	0	0	9	0	0	0	0	0	0	0	0				
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y [		40	40	0	0	0	40	0	0	0	0	0	120	0	0				
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>49</b>	<b>49</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>120</b>	<b>0</b>	<b>32</b>				



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

Intesa Sanpaolo S.p.A.

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Luxembourg	16	16	0	0	16	0	0	0	0	0	0	0	0	0	187
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		6	6	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		101	101	25	0	77	0	0	0	0	0	0	0	0	0	
[ 10Y - more		5	5	5	0	0	0	0	0	0	0	0	0	28	0	
<b>Total</b>	<b>129</b>	<b>129</b>	<b>36</b>	<b>0</b>	<b>93</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28</b>	<b>0</b>		
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		385	385	10	0	374	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>385</b>	<b>385</b>	<b>10</b>	<b>0</b>	<b>374</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
[ 3M - 1Y [		13	13	0	0	13	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		33	33	0	0	12	21	0	0	0	0	0	0	0	0	
[ 10Y - more		15	15	0	0	15	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>62</b>	<b>62</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Romania	50	50	0	0	47	0	0	0	0	0	0	0	0	19	
[ 3M - 1Y [		29	29	0	0	0	29	0	0	0	0	0	0	0		0
[ 1Y - 2Y [		92	92	0	0	0	92	0	0	0	0	0	0	0		0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		0
[ 3Y - 5Y [		9	9	0	0	0	0	0	0	0	0	0	0	0		0
[ 5Y - 10Y [		29	27	1	0	17	0	0	0	0	0	0	3	0		0
[ 10Y - more		58	58	0	0	58	0	0	0	0	0	0	0	0		0
<b>Total</b>	<b>267</b>	<b>265</b>	<b>1</b>	<b>1</b>	<b>75</b>	<b>177</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>			
[ 0 - 3M [	Slovakia	294	294	0	0	150	143	0	0	0	0	0	0	0	149	
[ 3M - 1Y [		821	821	0	0	328	494	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>1,115</b>	<b>1,115</b>	<b>0</b>	<b>0</b>	<b>478</b>	<b>637</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Slovenia	11	11	0	0	11	0	0	0	0	0	0	0	0	3	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		77	77	0	0	77	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		1	1	0	0	0	1	0	0	0	0	0	0	0		
[ 10Y - more		19	9	0	0	9	10	0	0	0	0	0	0	0		
<b>Total</b>	<b>108</b>	<b>98</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>			



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

Intesa Sanpaolo S.p.A.

As of 31/12/2018

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		598	598	598	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		15	15	15	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>615</b>	<b>615</b>	<b>615</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	U.S.	40	40	0	0	0	0	40	0	0	0	0	0	0	0	0	1
[ 3M - 1Y [		307	307	44	0	0	0	83	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		604	604	0	0	0	0	331	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		77	26	0	0	0	0	26	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		3,567	3,377	30	0	3,442	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		3,168	3,167	0	0	3,167	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	479	479	0	0	478	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>8,241</b>	<b>7,502</b>	<b>74</b>	<b>0</b>	<b>7,566</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		31	31	22	0	9	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		44	44	0	0	44	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	11	10	0	0	10	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>85</b>	<b>85</b>	<b>22</b>	<b>0</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	
[ 0 - 3M [	Other advanced economies non EEA	19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	121
[ 3M - 1Y [		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		36	36	0	0	35	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		62	62	10	0	52	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	89	88	0	0	89	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>238</b>	<b>237</b>	<b>10</b>	<b>0</b>	<b>227</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>121</b>	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	1,247	1,240	0	0	343	0	897	2	2	9	0	0	0	0	0	1,980
[ 3M - 1Y [		102	101	0	0	92	0	8	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		420	418	2	0	252	0	163	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		201	201	0	0	102	0	98	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		483	482	0	0	100	0	380	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		227	226	1	0	58	0	167	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>2,680</b>	<b>2,670</b>	<b>3</b>	<b>1</b>	<b>946</b>	<b>1,713</b>	<b>2</b>	<b>2</b>	<b>9</b>	<b>9</b>	<b>88</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,980</b>	
[ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	187
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		193	193	0	0	193	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		773	773	0	0	16	0	757	0	0	0	0	0	0	170	0	
[ 10Y - more	143	143	4	0	8	0	130	0	0	0	0	0	0	733	0		
<b>Total</b>		<b>1,108</b>	<b>1,108</b>	<b>4</b>	<b>0</b>	<b>24</b>	<b>1,080</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>903</b>	<b>0</b>	<b>187</b>	
[ 0 - 3M [	Latin America and the Caribbean	15	15	1	0	14	0	0	0	0	0	0	0	0	0	0	296
[ 3M - 1Y [		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		43	43	0	0	43	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		113	112	1	0	112	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	157	156	2	0	154	0	0	0	2	0	0	0	0	0	0		
<b>Total</b>		<b>335</b>	<b>333</b>	<b>6</b>	<b>0</b>	<b>328</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>62</b>	<b>0</b>	<b>296</b>	

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

Intesa Sanpaolo S.p.A.

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount				
		On balance sheet						Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions										
[ 0 - 3M [	Africa	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [		6	6	0	0	0	6	0	0	0	0	0	0	0	22	0	0		
[ 1Y - 2Y [		11	11	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	
[ 3Y - 5Y [		105	105	0	0	0	4	100	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		401	399	0	0	0	108	291	0	0	0	0	0	0	12	0	0	0	0
[ 10Y - more	187	187	0	0	0	28	159	0	0	0	0	0	0	560	0	0	0	0	
<b>Total</b>		<b>714</b>	<b>711</b>	<b>0</b>	<b>0</b>	<b>151</b>	<b>560</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>601</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>258</b>	
[ 0 - 3M [	Others	58	57	0	0	57	0	0	0	0	6	0	0	65	0	0	0		
[ 3M - 1Y [		4	4	0	0	3	0	0	0	0	0	0	0	50	0	0	0		
[ 1Y - 2Y [		44	44	0	0	44	0	0	4	71	0	21	0	0	0	0	0	0	
[ 2Y - 3Y [		11	11	0	0	11	0	0	0	0	26	500	0	0	0	0	0	0	
[ 3Y - 5Y [		170	170	0	0	170	0	0	14	88	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		383	383	0	0	383	0	0	258	763	797	1,254	0	0	0	0	0	0	
[ 10Y - more	54	54	0	0	53	0	0	1,320	5,491	226	1,350	25	0	0	0	0	0	0	
<b>Total</b>		<b>725</b>	<b>723</b>	<b>0</b>	<b>0</b>	<b>722</b>	<b>1</b>	<b>1,597</b>	<b>6,419</b>	<b>1,049</b>	<b>3,125</b>	<b>140</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>233</b>	

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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





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

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount					
		On balance sheet						Derivatives				Off balance sheet									
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures									
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions								
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		30	30	0	0	30	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]		France	191	191	191	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total			2,847	2,583	781	0	1,789	0	277	0	0	0	0	0	0	0	0	0	21		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]			Germany	548	538	13	0	10	0	0	0	0	0	0	0	0	0	0	0	0	
Total				4,510	4,247	2,879	0	1,632	0	0	0	0	0	0	0	0	0	0	0	15	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]				Croatia	24	0	0	0	23	0	0	0	0	0	1	0	0	0	0	0	0
Total					2,408	2,402	144	0	1,321	0	937	0	6	55	549	46	0	0	0	0	219
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Greece				1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total					94	93	94	0	0	0	0	0	466	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]		Hungary			204	204	29	0	166	0	9	0	0	0	0	15	0	0	0	0	0
Total					1,446	1,441	80	0	1,332	0	29	0	0	0	0	65	0	0	0	0	80
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]			Ireland		57	57	0	0	57	0	0	0	0	0	0	0	0	0	0	0	0
Total					649	649	2	0	647	0	0	0	0	0	0	0	0	0	0	0	7
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]				Italy	3,695	2,790	2,589	0	5	1,099	0	0	0	0	0	3,932	0	0	0	0	0
Total					55,848	51,089	10,657	0	22,629	0	22,383	8,254	15,280	92	1,155	5,426	1	0	0	0	17,316
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Latvia				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total					47	47	0	0	8	0	39	0	0	0	0	120	0	0	0	0	32







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

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	139
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		697	696	0	0	696	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>697</b>	<b>696</b>	<b>0</b>	<b>0</b>	<b>696</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	U.S.	40	40	18	0	22	0	0	0	0	0	0	0	0	0	1
[ 3M - 1Y [		133	133	26	0	107	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		282	282	125	0	157	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		9	9	9	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1,444	1,434	25	0	1,419	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		1,799	1,788	12	0	1,788	0	0	0	0	0	0	0	0	0	
[ 10Y - more	1,265	1,264	0	0	1,264	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>4,973</b>	<b>4,950</b>	<b>216</b>	<b>0</b>	<b>4,756</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		32	32	23	0	9	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		47	47	0	0	47	0	0	0	0	0	0	0	0	0	
[ 10Y - more	12	12	0	0	12	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>91</b>	<b>91</b>	<b>23</b>	<b>0</b>	<b>68</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		2	2	0	0	2	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	140
[ 3M - 1Y [		36	36	0	0	36	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		9	9	0	0	9	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		44	44	0	0	43	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		115	115	0	0	27	87	0	0	0	0	0	0	0	0	
[ 10Y - more	170	170	0	0	157	13	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>374</b>	<b>374</b>	<b>0</b>	<b>0</b>	<b>274</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	35	35	0	0	29	6	0	5	0	0	0	0	0	0	1,693
[ 3M - 1Y [		309	309	1	0	292	16	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		711	711	4	0	208	499	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		15	15	0	0	5	9	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		404	403	0	0	217	186	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		266	265	0	1	59	204	0	0	0	0	0	0	0	0	
[ 10Y - more	15	15	0	0	15	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>1,754</b>	<b>1,752</b>	<b>6</b>	<b>1</b>	<b>824</b>	<b>920</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	233
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		12	12	8	0	4	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		766	766	0	0	4	762	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		390	390	0	0	69	321	0	0	0	0	0	0	144	0	
[ 10Y - more	197	194	3	0	49	146	0	0	0	0	0	0	717	0		
<b>Total</b>	<b>1,366</b>	<b>1,362</b>	<b>11</b>	<b>0</b>	<b>126</b>	<b>1,228</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>861</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Latin America and the Caribbean	15	15	0	0	15	0	0	0	0	0	0	0	0	0	546
[ 3M - 1Y [		83	83	1	0	82	0	0	0	0	0	0	0	52	0	
[ 1Y - 2Y [		7	7	1	0	6	0	0	0	0	0	0	0	6	0	
[ 2Y - 3Y [		36	36	1	0	35	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		5	5	1	0	5	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		671	671	2	0	284	385	0	0	0	0	0	0	0	0	
[ 10Y - more	282	274	9	0	272	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>1,099</b>	<b>1,090</b>	<b>14</b>	<b>0</b>	<b>617</b>	<b>468</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>52</b>	<b>0</b>	<b>0</b>	

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

Intesa Sanpaolo S.p.A.

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M [	Africa	44	34	0	0	0	34	0	0	0	0	0	0	0	133	1		
[ 3M - 1Y [		35	32	0	0	0	32	0	0	0	0	0	0	0	25	0		
[ 1Y - 2Y [		14	14	0	0	0	11	0	0	0	0	0	0	0	4	0		
[ 2Y - 3Y [		22	21	0	0	0	5	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		107	106	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		409	408	0	0	0	106	0	0	0	0	0	0	0	161	0		
[ 10Y - more	282	281	0	0	0	102	0	0	0	0	0	0	0	443	0			
<b>Total</b>		<b>912</b>	<b>896</b>	<b>0</b>	<b>0</b>	<b>224</b>	<b>672</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>769</b>	<b>1</b>	<b>451</b>		
[ 0 - 3M [	Others	62	61	0	0	61	0	0	0	0	0	0	0	0	15	0		
[ 3M - 1Y [		17	17	0	0	17	0	0	0	0	0	0	0	0	50	0		
[ 1Y - 2Y [		37	37	0	0	37	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		69	69	0	0	69	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		205	205	6	0	190	0	9	0	0	11	81	28	0	500	0		
[ 5Y - 10Y [		711	711	0	0	560	0	151	0	63	67	0	0	0	0	0		
[ 10Y - more	154	154	0	0	154	0	0	0	305	789	897	1,255	0	0	0			
<b>Total</b>		<b>1,256</b>	<b>1,255</b>	<b>6</b>	<b>0</b>	<b>1,088</b>	<b>161</b>	<b>2,263</b>	<b>6,829</b>	<b>1,323</b>	<b>3,120</b>	<b>90</b>	<b>0</b>	<b>415</b>	<b>0</b>			

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

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

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

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

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

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

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

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

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



## 2019 EU-wide Transparency Exercise

### Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

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