

# Bit Market Services

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| Informazione<br>Regolamentata n.<br>0033-201-2015 | Data/Ora Ricezione<br>24 Novembre 2015<br>18:35:34 | MTA |
|---|--|-----|

Societa' : INTESA SANPAOLO  
Identificativo : 66214  
Informazione  
Regolamentata  
Nome utilizzatore : BINTESAN02 - Tamagnini  
Tipologia : IRAG 10  
Data/Ora Ricezione : 24 Novembre 2015 18:35:34  
Data/Ora Inizio : 24 Novembre 2015 18:50:35  
Diffusione presunta  
Oggetto : INTESA SANPAOLO: 2015 EU-WIDE  
TRANSPARENCY EXERCISE

*Testo del comunicato*

Vedi allegato.

## COMUNICATO STAMPA

### **INTESA SANPAOLO: 2015 EU-WIDE TRANSPARENCY EXERCISE**

*Torino, Milano, 24 novembre 2015* – Intesa Sanpaolo prende atto degli annunci effettuati oggi dall’Autorità Bancaria Europea e dalla Banca Centrale Europea in merito alle informazioni dell’*EU-wide Transparency Exercise 2015* e all’adempimento della decisione del Consiglio delle Autorità di Vigilanza dell’EBA.

#### **Informazioni di background sul 2015 EU-wide Transparency Exercise**

Nell’incontro del 24 febbraio 2015 il Consiglio delle Autorità di Vigilanza dell’EBA ha deciso di condurre un *Transparency Exercise* nel 2015. Nell’incontro tenutosi lo scorso aprile, il Consiglio ha definito metodologia e ambito dell’esercizio di trasparenza da condurre in settembre-novembre 2015 al fine di assicurare al mercato un livello di informazione sufficiente e adeguato. Tra maggio e luglio 2015 si è dato corso a una fase di prova con le banche partecipanti per definire il processo e i prospetti.

La raccolta dei dati attinge il più possibile alle informazioni periodicamente fornite all’EBA nel quadro delle segnalazioni di vigilanza (*FINREP*, *COREP*) e la maggior parte dei prospetti è stata compilata a livello centrale dall’EBA e successivamente inoltrata per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni *COREP/FINREP*. L’unica eccezione a tale processo riguarda i prospetti relativi alle Esposizioni al Rischio Sovrano e al *Leverage Ratio* che le banche hanno provveduto a compilare direttamente.

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## 2015 EU-wide Transparency Exercise

|                     |                      |
|---------------------|----------------------|
| <b>Bank Name</b>    | Intesa Sanpaolo SpA  |
| <b>LEI Code</b>     | 2W8N8UU78PMDQKZENC08 |
| <b>Country Code</b> | IT                   |

## 2015 EU-wide Transparency Exercise

### Capital

Intesa Sanpaolo SpA

| CRR / CRDIV DEFINITION OF CAPITAL  | As of<br>31/12/2014 | As of<br>30/06/2015 | COREP CODE  | REGULATION   |
|--|---------------------|---------------------|---|--|
| <b>OWN FUNDS</b>   | <b>46,290</b>       | <b>48,210</b>       | CA1 {1}   | Articles 4(118) and 72 of CRR  |
| <b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>                                | <b>36,547</b>       | <b>37,648</b>       | CA1 {1.1.1}   | Article 50 of CRR  |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)                             | 35,526              | 35,537              | CA1 {1.1.1.1}   | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR   |
| Retained earnings  | 9,054               | 10,123              | CA1 {1.1.1.2}   | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR   |
| Accumulated other comprehensive income   | -1,622              | -1,450              | CA1 {1.1.1.3}   | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR   |
| Other Reserves   | 0                   | 0                   | CA1 {1.1.1.4}   | Articles 4(117) and 26(1) point (e) of CRR   |
| Funds for general banking risk   | 0                   | 0                   | CA1 {1.1.1.5}   | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR   |
| Minority interest given recognition in CET1 capital  | 46                  | 39                  | CA1 {1.1.1.7}   | Article 84 of CRR  |
| Adjustments to CET1 due to prudential filters  | 1,154               | 1,064               | CA1 {1.1.1.9}   | Articles 32 to 35 and 36 (1) point (f) of CRR  |
| (-) Intangible assets (including Goodwill)   | -7,099              | -7,012              | CA1 {1.1.1.10 + 1.1.1.11}   | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR   |
| (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs                      | -273                | -241                | CA1 {1.1.1.12}  | Articles 36(1) point (c) and 38 of CRR   |
| (-) IRB shortfall of credit risk adjustments to expected losses  | -112                | -20                 | CA1 {1.1.1.13}  | Articles 36(1) point (d), 40 and 159 of CRR  |
| (-) Defined benefit pension fund assets  | 0                   | 0                   | CA1 {1.1.1.14}  | Articles 4(109), 36(1) point (e) and 41 of CRR   |
| (-) Reciprocal cross holdings in CET1 Capital  | 0                   | 0                   | CA1 {1.1.1.15}  | Articles 4(122), 36(1) point (g) and 44 of CRR   |
| (-) Excess deduction from AT1 items over AT1 Capital   | 0                   | 0                   | CA1 {1.1.1.16}  | Article 36(1) point (j) of CRR   |
| (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight  | 0                   | 0                   | CA1 {1.1.1.17 to 1.1.1.21}  | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR. |
| Of which: from securitisation positions (-)  | 0                   | 0                   | CA1 {1.1.1.18}  | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR   |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0                   | 0                   | CA1 {1.1.1.22}  | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  |
| (-) Deductible DTAs that rely on future profitability and arise from temporary differences   | 0                   | 0                   | CA1 {1.1.1.23}  | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR   |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment           | -1,619              | -1,801              | CA1 {1.1.1.24}  | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR   |
| (-) Amount exceeding the 17.65% threshold  | 0                   | 0                   | CA1 {1.1.1.25}  | Article 470 of CRR   |
| Other CET1 capital elements and deductions   | -296                | -326                | CA1 {1.1.1.27} + CA1 {1.1.1.28}   | -  |
| Transitional adjustments   | 1,787               | 1,735               | CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}   | -  |
| Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)   | 0                   | 0                   | CA1 {1.1.1.6}   | Articles 483(1) to (3), and 484 to 487 of CRR  |
| Transitional adjustments due to additional minority interests (+/-)  | 142                 | 122                 | CA1 {1.1.1.8}   | Articles 479 and 480 of CRR  |
| Other transitional adjustments to CET1 Capital (+/-)   | 1,645               | 1,613               | CA1 {1.1.1.26}  | Articles 469 to 472, 478 and 481 of CRR  |
| <b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>  | <b>1,700</b>        | <b>1,487</b>        | CA1 {1.2}   | Article 61 of CRR  |
| Additional Tier 1 Capital instruments (including grandfathered amounts)  | 2,131               | 1,930               | CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}                 |  |
| Other additional Tier 1 Capital components and deductions (after transitional adjustments)   | -431                | -443                | CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}) |  |
| <b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>   | <b>38,247</b>       | <b>39,135</b>       | CA1 {1.1}   | Article 25 of CRR  |
| <b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>   | <b>8,043</b>        | <b>9,075</b>        | CA1 {1.2}   | Article 71 of CRR  |
| Tier 2 Capital instruments (including grandfathered amounts)   | 8,354               | 9,179               | CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}                         |  |
| Other Tier 2 Capital components and deductions (after transitional adjustments)  | -312                | -104                | CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})           |  |
| <b>TOTAL RISK EXPOSURE AMOUNT</b>  | <b>269,789</b>      | <b>280,259</b>      | CA2 {1}   | Articles 92(3), 95, 96 and 98 of CRR   |
| <b>Common Equity Tier 1 Capital ratio</b>  | <b>13.55%</b>       | <b>13.43%</b>       | <b>CA3 {1}</b>  | -  |
| <b>Tier 1 Capital ratio</b>  | <b>14.18%</b>       | <b>13.96%</b>       | <b>CA3 {3}</b>  | -  |
| <b>Total Capital ratio</b>   | <b>17.16%</b>       | <b>17.20%</b>       | <b>CA3 {5}</b>  | -  |



## 2015 EU-wide Transparency Exercise

### Risk exposure amounts

Intesa Sanpaolo SpA

| (mln EUR)   | as of<br>31/12/2014 | as of<br>30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk   | 230,354             | 242,017             |
| Risk exposure amount for securitisation and re-securitisations in the banking book                        | 4,439               | 4,735               |
| Risk exposure amount for contributions to the default fund of a CCP                                       | 481                 | 741                 |
| Risk exposure amount Other credit risk  | 225,434             | 236,541             |
| Risk exposure amount for position, foreign exchange and commodities (Market risk)                         | 16,475              | 16,230              |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup> | 1,741               | 1,543               |
| Risk exposure amount for Credit Valuation Adjustment  | 1,521               | 1,474               |
| Risk exposure amount for operational risk   | 21,157              | 20,376              |
| Other risk exposure amounts   | 283                 | 162                 |
| <b>Total Risk Exposure Amount</b>   | <b>269,789</b>      | <b>280,259</b>      |

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



## 2015 EU-wide Transparency Exercise

### P&L

Intesa Sanpaolo SpA

| (mln EUR)  | As of<br>31/12/2014 | As of<br>30/06/2015 |
|--|---------------------|---------------------|
| Interest income  | 19,570              | 7,879               |
| Of which debt securities income  | 2,142               | 739                 |
| Of which loans and advances income   | 11,280              | 5,102               |
| Interest expenses  | 11,803              | 4,487               |
| (Of which deposits expenses)   | 1,604               | 615                 |
| (Of which debt securities issued expenses)   | 4,489               | 1,921               |
| (Expenses on share capital repayable on demand)  | 0                   | 0                   |
| Dividend income  | 225                 | 185                 |
| Net Fee and commission income  | 6,865               | 3,853               |
| 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 | 663                 | 759                 |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | -239                | -300                |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net   | 18                  | 6                   |
| Gains or (-) losses from hedge accounting, net   | -136                | -50                 |
| Exchange differences [gain or (-) loss], net   | 637                 | 677                 |
| Net other operating income /(expenses)   | 748                 | 366                 |
| <b>TOTAL OPERATING INCOME, NET</b>   | <b>16,549</b>       | <b>8,890</b>        |
| (Administrative expenses)  | 8,717               | 4,261               |
| (Depreciation)   | 894                 | 405                 |
| (Provisions or (-) reversal of provisions)   | 569                 | 209                 |
| (Commitments and guarantees given)   | 22                  | -52                 |
| (Other provisions)   | 547                 | 261                 |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 140                 |                     |
| Of which restructuring <sup>1</sup>  | 0                   |                     |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 4,286               | 1,409               |
| (Loans and receivables)  | 4,102               | 1,382               |
| (Held to maturity investments, AFS assets and financial assets measured at cost)   | 184                 | 27                  |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)                         | 80                  | -28                 |
| (of which Goodwill)  | 0                   | 0                   |
| Negative goodwill recognised in profit or loss   | 0                   | 0                   |
| Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates  | 787                 | 384                 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | 0                   | 0                   |
| <b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>  | <b>2,789</b>        | <b>3,018</b>        |
| <b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>   | <b>1,353</b>        | <b>2,046</b>        |
| Profit or (-) loss after tax from discontinued operations  | -48                 | 0                   |
| <b>PROFIT OR (-) LOSS FOR THE YEAR</b>   | <b>1,305</b>        | <b>2,046</b>        |
| Of which attributable to owners of the parent  | 1,251               | 2,004               |

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


**2015 EU-wide Transparency Exercise**
**Market Risk**

Intesa Sanpaolo SpA

|   | SA                         |                            | IM                    |  |                                |                          |   |            |  |              |   |                       | IM                         |  |                            |                                |              |   |                          |  |          |               |  |
|---|----------------------------|----------------------------|-----------------------|--|--------------------------------|--------------------------|---|------------|--|--------------|---|-----------------------|----------------------------|--|----------------------------|--------------------------------|--------------|---|--------------------------|--|----------|---------------|--|
|   | As of 31/12/2014           | As of 30/06/2015           | As of 31/12/2014      |  |                                |                          |   |            |  |              |   |                       | As of 30/06/2015           |  |                            |                                |              |   |                          |  |          |               |  |
|   | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | VaR (Memorandum item) |  | STRESSED VaR (Memorandum item) |                          | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE |            | ALL PRICE RISKS CAPITAL CHARGE FOR CTP |              |   |                       | TOTAL RISK EXPOSURE AMOUNT | VaR (Memorandum item)  |                            | STRESSED VaR (Memorandum item) |              | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE |                          | ALL PRICE RISKS CAPITAL CHARGE FOR CTP |          |               |  |
| MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) |                            |                            | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1)     | 12 WEEKS AVERAGE MEASURE | LAST MEASURE  | FLOOR      | 12 WEEKS AVERAGE MEASURE               | LAST MEASURE | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) |                            | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE       | LAST MEASURE | FLOOR   | 12 WEEKS AVERAGE MEASURE | LAST MEASURE                           |          |               |  |
| (min EUR)   |                            |                            |                       |  |                                |                          |   |            |  |              |   |                       |                            |  |                            |                                |              |   |                          |  |          |               |  |
| Traded Debt Instruments   | 1,908                      | 1,718                      | 120                   | 33   | 521                            | 134                      |   |            |  |              |   |                       | 189                        | 57   | 634                        | 129                            |              |   |                          |  |          |               |  |
| Of which: General risk  | 129                        | 124                        | 47                    | 13   | 132                            | 35                       |   |            |  |              |   |                       | 71                         | 19   | 146                        | 28                             |              |   |                          |  |          |               |  |
| Of which: Specific risk   | 1,779                      | 1,594                      | 73                    | 20   | 388                            | 99                       |   |            |  |              |   |                       | 118                        | 38   | 488                        | 101                            |              |   |                          |  |          |               |  |
| Equities  | 1,127                      | 980                        | 71                    | 16   | 140                            | 33                       |   |            |  |              |   |                       | 168                        | 26   | 209                        | 40                             |              |   |                          |  |          |               |  |
| Of which: General risk  | 141                        | 89                         | 0                     | 0  | 0                              | 0                        |   |            |  |              |   |                       | 0                          | 0  | 0                          | 0                              |              |   |                          |  |          |               |  |
| Of which: Specific risk   | 187                        | 121                        | 71                    | 16   | 140                            | 33                       |   |            |  |              |   |                       | 168                        | 26   | 209                        | 40                             |              |   |                          |  |          |               |  |
| Foreign exchange risk   | 1,132                      | 880                        | 0                     | 0  | 0                              | 0                        |   |            |  |              |   |                       | 0                          | 0  | 0                          | 0                              |              |   |                          |  |          |               |  |
| Commodities risk  | 0                          | 0                          | 31                    | 8  | 138                            | 42                       |   |            |  |              |   |                       | 34                         | 11   | 150                        | 28                             |              |   |                          |  |          |               |  |
| <b>Total</b>  | <b>4,168</b>               | <b>3,579</b>               | <b>131</b>            | <b>30</b>  | <b>505</b>                     | <b>138</b>               | <b>348</b>  | <b>316</b> | <b>0</b>                               | <b>0</b>     | <b>0</b>  | <b>12,307</b>         | <b>238</b>                 | <b>52</b>  | <b>505</b>                 | <b>119</b>                     | <b>270</b>   | <b>213</b>  | <b>0</b>                 | <b>0</b>                               | <b>0</b> | <b>12,652</b> |  |

## 2015 EU-wide Transparency Exercise

## Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

|                                       |   | Standardised Approach          |                             |                      |                                  |                                |                             |                      |                                  |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|                                       |   | As of 31/12/2014               |                             |                      |                                  | As of 30/06/2015               |                             |                      |                                  |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions |
| Consolidated data                     | Central governments or central banks                              | 91,635                         | 93,972                      | 12,380               |                                  | 102,772                        | 104,802                     | 16,394               |                                  |
|                                       | Regional governments or local authorities                         | 17,278                         | 13,880                      | 2,974                |                                  | 16,203                         | 13,304                      | 2,906                |                                  |
|                                       | Public sector entities  | 8,492                          | 4,239                       | 4,127                |                                  | 8,014                          | 4,945                       | 4,842                |                                  |
|                                       | Multilateral Development Banks                                    | 2,585                          | 2,551                       | 0                    |                                  | 3,278                          | 3,285                       | 0                    |                                  |
|                                       | International Organisations                                       | 91                             | 91                          | 0                    |                                  | 52                             | 52                          | 0                    |                                  |
|                                       | Institutions  | 106,491                        | 29,403                      | 13,431               |                                  | 126,676                        | 31,145                      | 15,248               |                                  |
|                                       | Corporates  | 41,219                         | 25,226                      | 23,803               |                                  | 43,869                         | 26,326                      | 24,905               |                                  |
|                                       | of which: SME   | 7,986                          | 5,355                       | 5,057                |                                  | 8,233                          | 5,334                       | 5,051                |                                  |
|                                       | Retail  | 33,720                         | 26,161                      | 19,174               |                                  | 35,829                         | 28,709                      | 21,099               |                                  |
|                                       | of which: SME   | 3,228                          | 2,705                       | 1,582                |                                  | 3,135                          | 2,395                       | 1,514                |                                  |
|                                       | Secured by mortgages on immovable property                        | 4,949                          | 4,876                       | 1,948                |                                  | 4,807                          | 4,825                       | 1,905                |                                  |
|                                       | of which: SME   | 1,837                          | 1,800                       | 686                  |                                  | 1,692                          | 1,661                       | 632                  |                                  |
|                                       | Exposures in default  | 10,180                         | 4,241                       | 5,063                | 5,620                            | 10,141                         | 4,296                       | 5,049                | 5,512                            |
|                                       | Items associated with particularly high risk                      | 567                            | 503                         | 755                  |                                  | 264                            | 182                         | 273                  |                                  |
|                                       | Covered bonds   | 960                            | 960                         | 168                  |                                  | 314                            | 314                         | 44                   |                                  |
|                                       | Claims on institutions and corporates with a ST credit assessment | 1                              | 1                           | 0                    |                                  | 2                              | 2                           | 1                    |                                  |
|                                       | Collective investments undertakings (CIU)                         | 2,285                          | 1,829                       | 1,729                |                                  | 2,670                          | 2,306                       | 2,231                |                                  |
|                                       | Equity  | 7,932                          | 7,876                       | 12,354               |                                  | 7,618                          | 7,600                       | 12,261               |                                  |
|                                       | Securitisation  | 1,672                          | 1,669                       | 2,687                |                                  | 2,155                          | 2,139                       | 3,169                |                                  |
| Other exposures                       | 11,996  | 11,965                         | 5,934                       |                      | 9,701                            | 9,675                          | 5,756                       |                      |                                  |
| <b>Standardised Total<sup>2</sup></b> | <b>342,054</b>  | <b>229,444</b>                 | <b>106,517</b>              | <b>6,764</b>         | <b>374,456</b>                   | <b>243,908</b>                 | <b>116,084</b>              | <b>6,581</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).

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| ITALY                                 | Central governments or central banks                              | 67,527                         | 69,864                      | 11,740               |   | 65,273                         | 67,258                      | 11,330               |   |
|                                       | Regional governments or local authorities                         | 16,084                         | 12,561                      | 2,551                |   | 15,090                         | 12,075                      | 2,458                |   |
|                                       | Public sector entities  | 7,679                          | 4,019                       | 3,989                |   | 7,206                          | 4,743                       | 4,709                |   |
|                                       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 38,236                         | 8,647                       | 4,871                |   | 47,703                         | 11,071                      | 6,357                |   |
|                                       | Corporates  | 17,880                         | 8,351                       | 8,186                |   | 17,918                         | 8,312                       | 8,156                |   |
|                                       | of which: SME   | 5,424                          | 3,228                       | 3,092                |   | 5,922                          | 3,415                       | 3,275                |   |
|                                       | Retail  | 26,330                         | 19,817                      | 14,518               |   | 29,274                         | 22,175                      | 16,302               |   |
|                                       | of which: SME   | 2,351                          | 1,936                       | 1,107                |   | 2,282                          | 1,853                       | 1,060                |   |
|                                       | Secured by mortgages on immovable property                        | 3,203                          | 3,159                       | 1,310                |   | 3,282                          | 3,242                       | 1,316                |   |
|                                       | of which: SME   | 1,628                          | 1,600                       | 607                  |   | 1,498                          | 1,474                       | 557                  |   |
|                                       | Exposures in default  | 5,566                          | 2,217                       | 2,706                | 3,091   | 5,859                          | 2,433                       | 2,896                | 3,147   |
|                                       | Items associated with particularly high risk                      | 433                            | 424                         | 635                  |   | 117                            | 108                         | 162                  |   |
|                                       | Covered bonds   | 624                            | 624                         | 132                  |   | 112                            | 112                         | 22                   |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 1                              | 1                           | 0                    |   | 2                              | 2                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 1,713                          | 1,343                       | 1,328                |   | 2,093                          | 1,797                       | 1,778                |   |
|                                       | Equity  | 7,518                          | 7,465                       | 11,651               |   | 7,201                          | 7,196                       | 11,617               |   |
|                                       | Securitisation  |                                |                             |                      |   |                                |                             |                      |   |
| Other exposures                       | 10,141  | 10,141                         | 4,931                       |                      | 7,971   | 7,971                          | 4,791                       |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>101,411</b>  | <b>101,411</b>                 | <b>49,311</b>               | <b>3,568</b>         | <b>101,411</b>                                | <b>101,411</b>                 | <b>49,311</b>               | <b>3,552</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 does not include Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| UNITED STATES                         | Central governments or central banks                              | 3,044                          | 2,574                       | 121                  |   | 4,523                          | 4,124                       | 110                  |   |
|                                       | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Multilateral Development Banks                                    | 254                            | 232                         | 0                    |   | 272                            | 253                         | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 4,112                          | 1,352                       | 690                  |   | 4,329                          | 2,194                       | 1,125                |   |
|                                       | Corporates  | 1,970                          | 1,110                       | 729                  |   | 1,685                          | 575                         | 472                  |   |
|                                       | of which: SME   | 9                              | 4                           | 4                    |   | 5                              | 3                           | 3                    |   |
|                                       | Retail  | 3                              | 3                           | 2                    |   | 41                             | 39                          | 29                   |   |
|                                       | 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  | 12                             | 10                          | 15                   | 1   | 9                              | 0                           | 0                    | 9   |
|                                       | Items associated with particularly high risk                      | 17                             | 17                          | 25                   |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Equity  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Securitisation  |                                |                             |                      |   |                                |                             |                      |   |
| Other exposures                       | 105   | 105                            | 33                          |                      | 11  | 11                             | 11                          |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>105</b>  | <b>105</b>                     | <b>33</b>                   | <b>30</b>            | <b>11</b>                                     | <b>11</b>                      | <b>11</b>                   | <b>38</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 does not include Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| UNITED KINGDOM                        | Central governments or central banks                              | 860                            | 53                          | 0                    |   | 1,352                          | 483                         | 0                    |   |
|                                       | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Multilateral Development Banks                                    | 1                              | 1                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 16,337                         | 5,767                       | 1,922                |   | 22,327                         | 6,188                       | 1,889                |   |
|                                       | Corporates  | 1,427                          | 862                         | 862                  |   | 1,831                          | 1,470                       | 1,100                |   |
|                                       | of which: SME   | 4                              | 3                           | 3                    |   | 4                              | 3                           | 3                    |   |
|                                       | Retail  | 7                              | 6                           | 4                    |   | 14                             | 7                           | 5                    |   |
|                                       | of which: SME   | 1                              | 1                           | 1                    |   | 1                              | 1                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 4                              | 5                           | 2                    |   | 4                              | 4                           | 2                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Exposures in default  | 16                             | 0                           | 1                    | 16  | 17                             | 0                           | 0                    | 16  |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 55                             | 55                          | 5                    |   | 54                             | 54                          | 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  | 13                             | 13                          | 15                   |   | 12                             | 12                          | 13                   |   |
|                                       | Securitisation  |                                |                             |                      |   |                                |                             |                      |   |
| Other exposures                       | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>16,337</b>   | <b>5,767</b>                   | <b>1,922</b>                | <b>27</b>            | <b>22,327</b>                                 | <b>6,188</b>                   | <b>1,889</b>                | <b>29</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 does not include Securitisation exposures



|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | 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> |
| FRANCE                                | Central governments or central banks                              | 2,912                          | 2,974                       | 0                    |   | 5,614                          | 5,614                       | 10                   |   |
|                                       | Regional governments or local authorities                         | 138                            | 138                         | 28                   |   | 134                            | 134                         | 27                   |   |
|                                       | 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  | 5,385                          | 1,687                       | 724                  |   | 5,744                          | 1,228                       | 532                  |   |
|                                       | Corporates  | 652                            | 304                         | 304                  |   | 885                            | 436                         | 436                  |   |
|                                       | of which: SME   | 29                             | 1                           | 1                    |   | 29                             | 1                           | 1                    |   |
|                                       | Retail  | 4                              | 4                           | 3                    |   | 4                              | 3                           | 3                    |   |
|                                       | of which: SME   | 1                              | 1                           | 0                    |   | 1                              | 1                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 1                              | 1                           | 0                    |   | 1                              | 1                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Exposures in default  | 1                              | 0                           | 0                    | 1   | 1                              | 0                           | 0                    | 1   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 186                            | 186                         | 19                   |   | 89                             | 89                          | 11                   |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 7                              | 7                           | 7                    |   | 7                              | 7                           | 7                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        |   |                                |                             |                      |   |                                |                             |                      |   |
| Other exposures                       | 1   | 1                              | 1                           |                      | 3   | 3                              | 3                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> |   |                                |                             | <b>12</b>            |   |                                |                             | <b>9</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 does not include Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | 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> |
| SLOVAKIA                              | Central governments or central banks                              | 1,621                          | 1,621                       | 0                    |   | 1,554                          | 1,554                       | 179                  |   |
|                                       | Regional governments or local authorities                         | 130                            | 124                         | 25                   |   | 110                            | 110                         | 22                   |   |
|                                       | Public sector entities  | 11                             | 10                          | 10                   |   | 13                             | 13                          | 13                   |   |
|                                       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 170                            | 143                         | 59                   |   | 127                            | 107                         | 53                   |   |
|                                       | Corporates  | 590                            | 496                         | 496                  |   | 636                            | 481                         | 481                  |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Retail  | 2,257                          | 1,855                       | 1,391                |   | 2,264                          | 1,879                       | 1,409                |   |
|                                       | 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  | 198                            | 67                          | 68                   | 132   | 208                            | 67                          | 68                   | 141   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        |   |                                |                             |                      |   |                                |                             |                      |   |
| Other exposures                       | 258   | 258                            | 155                         |                      | 257   | 257                            | 166                         |                      |   |
| <b>Standardised Total<sup>2</sup></b> |   |                                |                             | <b>210</b>           |   |                                |                             | <b>217</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 does not include Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | 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> |
| GERMANY                               | Central governments or central banks                              | 3,219                          | 3,404                       | 0                    |   | 7,289                          | 7,465                       | 0                    |   |
|                                       | Regional governments or local authorities                         | 39                             | 39                          | 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  | 2,083                          | 1,174                       | 462                  |   | 2,218                          | 1,095                       | 445                  |   |
|                                       | Corporates  | 1,179                          | 958                         | 511                  |   | 1,584                          | 1,289                       | 850                  |   |
|                                       | of which: SME   | 4                              | 2                           | 2                    |   | 7                              | 2                           | 2                    |   |
|                                       | Retail  | 45                             | 43                          | 32                   |   | 44                             | 42                          | 32                   |   |
|                                       | of which: SME   | 2                              | 1                           | 0                    |   | 1                              | 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  | 1                              | 0                           | 0                    | 1   | 1                              | 0                           | 0                    | 0   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        |   |                                |                             |                      |   |                                |                             |                      |   |
| Other exposures                       | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> |   |                                |                             | <b>8</b>             |   |                                |                             | <b>11</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 does not include Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | 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> |
| CROATIA                               | Central governments or central banks                              | 2,528                          | 3,258                       | 32                   |   | 2,629                          | 3,393                       | 99                   |   |
|                                       | Regional governments or local authorities                         | 162                            | 191                         | 159                  |   | 159                            | 181                         | 152                  |   |
|                                       | Public sector entities  | 638                            | 65                          | 11                   |   | 649                            | 64                          | 10                   |   |
|                                       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 190                            | 84                          | 57                   |   | 220                            | 121                         | 62                   |   |
|                                       | Corporates  | 5,691                          | 4,701                       | 4,716                |   | 5,759                          | 4,779                       | 4,793                |   |
|                                       | of which: SME   | 994                            | 823                         | 822                  |   | 1,009                          | 853                         | 853                  |   |
|                                       | Retail  | 1                              | 1                           | 1                    |   | 1                              | 1                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 441                            | 439                         | 154                  |   | 514                            | 510                         | 179                  |   |
|                                       | of which: SME   | 8                              | 7                           | 3                    |   | 8                              | 7                           | 3                    |   |
|                                       | Exposures in default  | 1,037                          | 511                         | 594                  | 507   | 1,004                          | 502                         | 573                  | 481   |
|                                       | Items associated with particularly high risk                      | 4                              | 4                           | 6                    |   | 4                              | 4                           | 6                    |   |
|                                       | 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)                         | 24                             | 24                          | 30                   |   | 32                             | 32                          | 44                   |   |
| Equity                                | 3   | 0                              | 0                           |                      | 3   | 3                              | 3                           |                      |   |
| Securitisation                        |   |                                |                             |                      |   |                                |                             |                      |   |
| Other exposures                       | 383   | 358                            | 179                         |                      | 420   | 400                            | 173                         |                      |   |
| <b>Standardised Total<sup>2</sup></b> |   |                                |                             | <b>617</b>           |   |                                |                             | <b>588</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 does not include Securitisation exposures

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|   |   | 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> |
| CHINA                                     | Central governments or central banks                              | 99                             | 69                          | 69                   |   | 51                             | 21                          | 21                   |   |
|   | 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  | 7,739                          | 2,841                       | 876                  |   | 8,287                          | 1,182                       | 379                  |   |
|   | Corporates  | 31                             | 20                          | 20                   |   | 22                             | 13                          | 13                   |   |
|   | of which: SME   | 7                              | 2                           | 2                    |   | 3                              | 0                           | 0                    |   |
|   | Retail  | 0                              | 0                           | 0                    |   | 1                              | 1                           | 1                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    | 0   |
|   | 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                                    | 55  | 55                             | 137                         |                      | 65  | 65                             | 163                         |                      |   |
| Securitisation                            | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b>     |   |                                |                             | <b>1</b>             |   |                                |                             | <b>1</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 does not include Securitisation exposures

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|   |   | 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> |
| SPAIN                                     | Central governments or central banks                              | 1,701                          | 1,701                       | 0                    |   | 4,967                          | 4,967                       | 0                    |   |
|   | Regional governments or local authorities                         | 430                            | 428                         | 86                   |   | 406                            | 405                         | 81                   |   |
|   | Public sector entities  | 15                             | 15                          | 12                   |   | 41                             | 41                          | 36                   |   |
|   | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions  | 1,689                          | 435                         | 310                  |   | 1,694                          | 461                         | 403                  |   |
|   | Corporates  | 185                            | 162                         | 162                  |   | 226                            | 200                         | 200                  |   |
|   | of which: SME   | 8                              | 6                           | 6                    |   | 9                              | 6                           | 6                    |   |
|   | Retail  | 1                              | 1                           | 0                    |   | 2                              | 1                           | 1                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    | 0   |
|   | 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                                    | 59  | 59                             | 59                          |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                            | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 73  | 73                             | 73                          |                      | 90  | 90                             | 90                          |                      |   |
| <b>Standardised Total<sup>2</sup></b>     |   |                                |                             | <b>7</b>             |   |                                |                             | <b>8</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 does not include Securitisation exposures

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|   |   | 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> |
| NETHERLANDS                               | Central governments or central banks                              | 46                             | 46                          | 0                    |   | 702                            | 702                         | 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  | 1,312                          | 208                         | 99                   |   | 1,047                          | 227                         | 93                   |   |
|   | Corporates  | 653                            | 457                         | 237                  |   | 783                            | 630                         | 363                  |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail  | 1                              | 1                           | 1                    |   | 1                              | 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  | 7                              | 0                           | 0                    | 7   | 7                              | 0                           | 0                    | 6   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds   | 63                             | 63                          | 6                    |   | 48                             | 48                          | 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                           |                      |   |
| Securitisation                            | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b>     |   |                                |                             | <b>8</b>             |   |                                |                             | <b>9</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 does not include Securitisation exposures



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Intesa Sanpaolo SpA

|                                    |  | IRB Approach                   |        |                             |                      |       |                                  |                                |                     |                             |                      |       |                                  |
|------------------------------------|--|--------------------------------|--------|-----------------------------|----------------------|-------|----------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|-------|----------------------------------|
|                                    |  | As of 31/12/2014               |        |                             |                      |       |                                  | As of 30/06/2015               |                     |                             |                      |       |                                  |
|                                    |  | Original Exposure <sup>1</sup> |        | Exposure Value <sup>2</sup> | Risk exposure amount |       | Value adjustments and provisions | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>2</sup> | Risk exposure amount |       | Value adjustments and provisions |
| (min EUR, %)                       |  | 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                    | 0     |                                  |
|                                    | Institutions   | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    | 0     |                                  |
|                                    | Corporates   | 317,421                        | 44,684 | 201,815                     | 103,523              | 1,108 | 20,559                           | 322,168                        | 44,919              | 205,356                     | 104,400              | 1,150 |                                  |
|                                    | Corporates - Of Which: Specialised Lending                   | 20,247                         | 3,216  | 17,522                      | 12,054               | 0     | 1,099                            | 20,048                         | 3,107               | 17,000                      | 12,281               | 0     |                                  |
|                                    | Corporates - Of Which: SME                                   | 95,904                         | 25,677 | 72,675                      | 31,462               | 755   | 13,289                           | 95,312                         | 26,613              | 72,819                      | 30,228               | 875   |                                  |
|                                    | Retail   | 92,488                         | 11,223 | 85,595                      | 13,888               | 0     | 5,758                            | 90,469                         | 11,592              | 83,707                      | 13,391               | 1     |                                  |
|                                    | Retail - Secured on real estate property                     | 70,234                         | 5,616  | 70,104                      | 10,870               | 0     | 1,752                            | 68,223                         | 5,832               | 68,108                      | 10,485               | 1     |                                  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 6,397                          | 1,581  | 6,340                       | 942                  | 0     | 536                              | 6,210                          | 1,663               | 6,159                       | 905                  | 0     |                                  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 63,837                         | 4,036  | 63,763                      | 9,928                | 0     | 1,216                            | 62,013                         | 4,169               | 61,949                      | 9,580                | 1     |                                  |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    | 0     |                                  |
|                                    | Retail - Other Retail  | 22,255                         | 5,607  | 15,491                      | 3,019                | 0     | 4,006                            | 22,247                         | 5,760               | 15,599                      | 2,906                | 0     |                                  |
|                                    | Retail - Other Retail - Of Which: SME                        | 22,255                         | 5,607  | 15,491                      | 3,019                | 0     | 4,006                            | 22,247                         | 5,760               | 15,599                      | 2,906                | 0     |                                  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    | 0     |                                  |
|                                    | Equity   | 1,402                          | 195    | 1,402                       | 4,193                | 583   | 0                                | 1,901                          | 173                 | 1,901                       | 5,836                | 516   |                                  |
| Securitisation                     | 2,340  | 0                              | 2,340  | 1,752                       | 0                    | 0     | 3,148                            | 0                              | 2,977               | 1,565                       | 2                    |       |                                  |
| Other non credit-obligation assets | 0  | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    |       |                                  |
| IRB Total                          |  |                                |        | 123,356                     |                      |       |                                  |                                |                     | 125,192                     |                      |       |                                  |

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

|                                    |  | IRB Approach                   |        |                             |                      |       |                                  |                                |                     |                             |                      |       |                                  |
|------------------------------------|--|--------------------------------|--------|-----------------------------|----------------------|-------|----------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|-------|----------------------------------|
|                                    |  | As of 31/12/2014               |        |                             |                      |       |                                  | As of 30/06/2015               |                     |                             |                      |       |                                  |
|                                    |  | Original Exposure <sup>1</sup> |        | Exposure Value <sup>2</sup> | Risk exposure amount |       | Value adjustments and provisions | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>2</sup> | Risk exposure amount |       | Value adjustments and provisions |
| (min EUR, %)                       |  | 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                    | 0     |                                  |
|                                    | Institutions   | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    | 0     |                                  |
|                                    | Corporates   | 244,097                        | 42,989 | 163,598                     | 81,011               | 1,101 | 19,532                           | 241,701                        | 43,531              | 164,014                     | 78,506               | 1,138 |                                  |
|                                    | Corporates - Of Which: Specialised Lending                   | 15,348                         | 3,065  | 13,194                      | 8,488                | 0     | 987                              | 14,780                         | 2,891               | 12,577                      | 8,332                | 0     |                                  |
|                                    | Corporates - Of Which: SME                                   | 94,402                         | 25,583 | 71,388                      | 30,537               | 725   | 13,203                           | 93,559                         | 26,521              | 71,334                      | 29,156               | 863   |                                  |
|                                    | Retail   | 88,759                         | 11,139 | 81,864                      | 13,099               | 0     | 5,706                            | 86,520                         | 11,508              | 79,776                      | 12,600               | 1     |                                  |
|                                    | Retail - Secured on real estate property                     | 66,714                         | 5,544  | 66,588                      | 10,199               | 0     | 1,714                            | 64,505                         | 5,761               | 64,391                      | 9,809                | 1     |                                  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 6,397                          | 1,580  | 6,239                       | 942                  | 0     | 535                              | 6,161                          | 1,661               | 6,111                       | 870                  | 0     |                                  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 60,317                         | 3,963  | 60,249                      | 9,257                | 0     | 1,179                            | 58,344                         | 4,100               | 58,280                      | 8,938                | 1     |                                  |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    | 0     |                                  |
|                                    | Retail - Other Retail  | 22,045                         | 5,595  | 15,277                      | 2,900                | 0     | 3,993                            | 22,016                         | 5,747               | 15,385                      | 2,791                | 0     |                                  |
|                                    | Retail - Other Retail - Of Which: SME                        | 22,045                         | 5,595  | 15,277                      | 2,900                | 0     | 3,993                            | 22,016                         | 5,747               | 15,385                      | 2,791                | 0     |                                  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    | 0     |                                  |
|                                    | Equity   | 1,107                          | 195    | 1,107                       | 3,393                | 583   | 0                                | 1,634                          | 173                 | 1,634                       | 5,165                | 516   |                                  |
| Securitisation                     | 0  | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    |       |                                  |
| Other non credit-obligation assets | 0  | 0                              | 0      | 0                           | 0                    | 0     | 0                                | 0                              | 0                   | 0                           | 0                    |       |                                  |
| IRB Total                          |  |                                |        |                             |                      |       |                                  |                                |                     |                             |                      |       |                                  |

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

|                                    |  | IRB Approach                   |     |                             |                      |   |                                  |                                |                     |                             |                      |    |                                  |
|------------------------------------|--|--------------------------------|-----|-----------------------------|----------------------|---|----------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|----|----------------------------------|
|                                    |  | As of 31/12/2014               |     |                             |                      |   |                                  | As of 30/06/2015               |                     |                             |                      |    |                                  |
|                                    |  | Original Exposure <sup>1</sup> |     | Exposure Value <sup>2</sup> | Risk exposure amount |   | Value adjustments and provisions | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>2</sup> | Risk exposure amount |    | Value adjustments and provisions |
| (min EUR, %)                       |  | 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                    | 0  |                                  |
|                                    | Institutions   | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0  |                                  |
|                                    | Corporates   | 19,943                         | 101 | 6,941                       | 2,688                | 1 | 70                               | 22,561                         | 83                  | 8,371                       | 3,776                | 48 |                                  |
|                                    | Corporates - Of Which: Specialised Lending                   | 808                            | 50  | 577                         | 350                  | 0 | 9                                | 1,522                          | 54                  | 1,022                       | 772                  | 8  |                                  |
|                                    | Corporates - Of Which: SME                                   | 50                             | 6   | 41                          | 25                   | 0 | 6                                | 59                             | 6                   | 49                          | 35                   | 0  |                                  |
|                                    | Retail   | 12                             | 0   | 14                          | 2                    | 0 | 13                               | 0                              | 13                  | 2                           | 0                    | 0  |                                  |
|                                    | Retail - Secured on real estate property                     | 12                             | 0   | 13                          | 2                    | 0 | 13                               | 0                              | 13                  | 2                           | 0                    | 0  |                                  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0  |                                  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 12                             | 0   | 13                          | 2                    | 0 | 13                               | 0                              | 13                  | 2                           | 0                    | 0  |                                  |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0  |                                  |
|                                    | Retail - Other Retail  | 0                              | 0   | 1                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0  |                                  |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0   | 1                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0  |                                  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0  |                                  |
|                                    | Equity   | 5                              | 0   | 5                           | 9                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0  |                                  |
| Securitisation                     | 0  | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    |    |                                  |
| Other non credit-obligation assets | 0  | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    |    |                                  |
| IRB Total                          |  |                                |     |                             |                      |   |                                  |                                |                     |                             |                      |    |                                  |

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

|                                    |  | IRB Approach                   |     |                             |                      |   |                                  |                                |                     |                             |                      |   |                                  |
|------------------------------------|--|--------------------------------|-----|-----------------------------|----------------------|---|----------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|---|----------------------------------|
|                                    |  | As of 31/12/2014               |     |                             |                      |   |                                  | As of 30/06/2015               |                     |                             |                      |   |                                  |
|                                    |  | Original Exposure <sup>1</sup> |     | Exposure Value <sup>2</sup> | Risk exposure amount |   | Value adjustments and provisions | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>2</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                           | 0                    | 0 |                                  |
|                                    | Institutions   | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0 |                                  |
|                                    | Corporates   | 4,349                          | 216 | 2,365                       | 1,255                | 0 | 55                               | 4,245                          | 142                 | 2,507                       | 1,372                | 0 |                                  |
|                                    | Corporates - Of Which: Specialised Lending                   | 276                            | 63  | 247                         | 190                  | 0 | 13                               | 345                            | 68                  | 316                         | 252                  | 0 |                                  |
|                                    | Corporates - Of Which: SME                                   | 6                              | 0   | 3                           | 2                    | 0 | 0                                | 7                              | 0                   | 4                           | 2                    | 0 |                                  |
|                                    | Retail   | 34                             | 2   | 34                          | 5                    | 0 | 1                                | 34                             | 2                   | 34                          | 6                    | 0 |                                  |
|                                    | Retail - Secured on real estate property                     | 34                             | 2   | 34                          | 5                    | 0 | 1                                | 34                             | 2                   | 34                          | 6                    | 0 |                                  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0 |                                  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 34                             | 2   | 34                          | 5                    | 0 | 1                                | 34                             | 2                   | 34                          | 6                    | 0 |                                  |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0 |                                  |
|                                    | Retail - Other Retail  | 0                              | 0   | 1                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0 |                                  |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0   | 1                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0 |                                  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0 |                                  |
|                                    | Equity   | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    | 0 |                                  |
| Securitisation                     | 0  | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    |   |                                  |
| Other non credit-obligation assets | 0  | 0                              | 0   | 0                           | 0                    | 0 | 0                                | 0                              | 0                   | 0                           | 0                    |   |                                  |
| IRB Total                          |  |                                |     |                             |                      |   |                                  |                                |                     |                             |                      |   |                                  |

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

|                                    |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |       |    |    |   |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|-------|----|----|---|
|                                    |  | As of 31/12/2014               |                             |                      |                                  |                                | As of 30/06/2015            |                      |                                  |       |    |    |   |
|                                    |  | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions |       |    |    |   |
| (min EUR, %)                       | Of which: defaulted  |                                | Of which: defaulted         |                      | Of which: defaulted              |                                | Of which: defaulted         |                      |                                  |       |    |    |   |
| FRANCE                             | Central banks and central governments                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0  | 0  | 0 |
|                                    | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0  | 0  | 0 |
|                                    | Corporates   | 6,075                          | 83                          | 3,717                | 2,110                            | 80                             | 6,116                       | 59                   | 3,862                            | 2,050 | 12 | 63 | 0 |
|                                    | Corporates - Of Which: Specialised Lending                   | 704                            | 0                           | 675                  | 448                              | 0                              | 512                         | 0                    | 500                              | 230   | 0  | 6  | 0 |
|                                    | Corporates - Of Which: SME                                   | 14                             | 0                           | 6                    | 4                                | 0                              | 10                          | 0                    | 10                               | 15    | 12 | 3  | 0 |
|                                    | Retail   | 8                              | 0                           | 9                    | 1                                | 0                              | 8                           | 0                    | 8                                | 1     | 0  | 0  | 0 |
|                                    | Retail - Secured on real estate property                     | 8                              | 0                           | 9                    | 1                                | 0                              | 8                           | 0                    | 8                                | 1     | 0  | 0  | 0 |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0  | 0  | 0 |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 8                              | 0                           | 9                    | 1                                | 0                              | 8                           | 0                    | 8                                | 1     | 0  | 0  | 0 |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0  | 0  | 0 |
|                                    | Retail - Other Retail  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0  | 0  | 0 |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0  | 0  | 0 |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0  | 0  | 0 |
|                                    | Equity   | 7                              | 0                           | 7                    | 17                               | 0                              | 6                           | 0                    | 6                                | 15    | 0  | 0  | 0 |
| Securitisation                     |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |    |    |   |
| Other non credit-obligation assets |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |    |    |   |
| IRB Total                          |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |    |    |   |

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

|                                    |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |       |   |     |   |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|-------|---|-----|---|
|                                    |  | As of 31/12/2014               |                             |                      |                                  |                                | As of 30/06/2015            |                      |                                  |       |   |     |   |
|                                    |  | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</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     | 0 | 0   | 0 |
|                                    | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0   | 0 |
|                                    | Corporates   | 4,105                          | 106                         | 3,531                | 1,613                            | 0                              | 4,360                       | 99                   | 3,734                            | 2,743 | 0 | 109 | 0 |
|                                    | Corporates - Of Which: Specialised Lending                   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0   | 0 |
|                                    | Corporates - Of Which: SME                                   | 1,267                          | 60                          | 1,137                | 848                              | 60                             | 1,504                       | 58                   | 1,322                            | 927   | 0 | 59  | 0 |
|                                    | Retail   | 3,539                          | 71                          | 3,521                | 757                              | 0                              | 3,758                       | 71                   | 3,741                            | 759   | 0 | 50  | 0 |
|                                    | Retail - Secured on real estate property                     | 3,330                          | 60                          | 3,330                | 640                              | 0                              | 3,528                       | 58                   | 3,528                            | 645   | 0 | 35  | 0 |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 49                          | 2                    | 48                               | 34    | 0 | 2   | 0 |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 3,330                          | 60                          | 3,330                | 640                              | 35                             | 3,480                       | 56                   | 3,480                            | 611   | 0 | 33  | 0 |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0   | 0 |
|                                    | Retail - Other Retail  | 209                            | 11                          | 192                  | 118                              | 0                              | 230                         | 13                   | 213                              | 114   | 0 | 14  | 0 |
|                                    | Retail - Other Retail - Of Which: SME                        | 209                            | 11                          | 192                  | 118                              | 12                             | 230                         | 13                   | 213                              | 114   | 0 | 14  | 0 |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0   | 0 |
|                                    | Equity   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0   | 0 |
| Securitisation                     |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |   |     |   |
| Other non credit-obligation assets |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |   |     |   |
| IRB Total                          |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |   |     |   |

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

|                                    |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |       |   |    |   |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|-------|---|----|---|
|                                    |  | As of 31/12/2014               |                             |                      |                                  |                                | As of 30/06/2015            |                      |                                  |       |   |    |   |
|                                    |  | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</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     | 0 | 0  | 0 |
|                                    | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0  | 0 |
|                                    | Corporates   | 5,365                          | 41                          | 2,596                | 1,711                            | 0                              | 5,297                       | 25                   | 2,665                            | 1,687 | 0 | 32 | 0 |
|                                    | Corporates - Of Which: Specialised Lending                   | 51                             | 0                           | 47                   | 167                              | 0                              | 51                          | 0                    | 47                               | 168   | 0 | 11 | 0 |
|                                    | Corporates - Of Which: SME                                   | 12                             | 1                           | 9                    | 7                                | 0                              | 12                          | 1                    | 8                                | 5     | 0 | 1  | 0 |
|                                    | Retail   | 10                             | 1                           | 10                   | 2                                | 0                              | 9                           | 1                    | 9                                | 2     | 0 | 0  | 0 |
|                                    | Retail - Secured on real estate property                     | 10                             | 1                           | 9                    | 2                                | 0                              | 9                           | 1                    | 9                                | 2     | 0 | 0  | 0 |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 1                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0  | 0 |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 10                             | 1                           | 9                    | 2                                | 0                              | 9                           | 1                    | 9                                | 2     | 0 | 0  | 0 |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0  | 0 |
|                                    | Retail - Other Retail  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0  | 0 |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0  | 0 |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0  | 0 |
|                                    | Equity   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0 | 0  | 0 |
| Securitisation                     |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |   |    |   |
| Other non credit-obligation assets |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |   |    |   |
| IRB Total                          |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |   |    |   |

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

|                                    |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |     |   |   |   |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|-----|---|---|---|
|                                    |  | As of 31/12/2014               |                             |                      |                                  |                                | As of 30/06/2015            |                      |                                  |     |   |   |   |
|                                    |  | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</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   | 0 | 0 | 0 |
|                                    | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Corporates   | 487                            | 0                           | 286                  | 394                              | 0                              | 423                         | 0                    | 201                              | 285 | 0 | 8 | 0 |
|                                    | Corporates - Of Which: Specialised Lending                   | 24                             | 0                           | 22                   | 45                               | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Corporates - Of Which: SME                                   | 56                             | 0                           | 1                    | 1                                | 0                              | 53                          | 0                    | 1                                | 1   | 0 | 0 | 0 |
|                                    | Retail   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Retail - Secured on real estate property                     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Retail - Other Retail  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
|                                    | Equity   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0 | 0 | 0 |
| Securitisation                     |  |                                |                             |                      |                                  |                                |                             |                      |                                  |     |   |   |   |
| Other non credit-obligation assets |  |                                |                             |                      |                                  |                                |                             |                      |                                  |     |   |   |   |
| IRB Total                          |  |                                |                             |                      |                                  |                                |                             |                      |                                  |     |   |   |   |

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

|                                    |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |     |                     |  |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|-----|---------------------|--|
|                                    |  | As of 31/12/2014               |                             |                      |                                  |                                | As of 30/06/2015            |                      |                                  |     |                     |  |
|                                    |  | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</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 |  |
| CHINA                              | Central banks and central governments                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0                   |  |
|                                    | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0                   |  |
|                                    | Corporates   | 1,272                          | 12                          | 457                  | 252                              | 8                              | 1,435                       | 4                    | 616                              | 277 | 7                   |  |
|                                    | Corporates - Of Which: Specialised Lending                   | 26                             | 0                           | 17                   | 13                               | 0                              | 23                          | 0                    | 17                               | 15  | 0                   |  |
|                                    | Corporates - Of Which: SME                                   | 15                             | 0                           | 6                    | 3                                | 0                              | 11                          | 0                    | 11                               | 4   | 0                   |  |
|                                    | Retail   | 3                              | 0                           | 3                    | 0                                | 0                              | 3                           | 0                    | 3                                | 0   | 0                   |  |
|                                    | Retail - Secured on real estate property                     | 3                              | 0                           | 3                    | 0                                | 0                              | 3                           | 0                    | 3                                | 0   | 0                   |  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0                   |  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 3                              | 0                           | 3                    | 0                                | 0                              | 3                           | 0                    | 3                                | 0   | 0                   |  |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0                   |  |
|                                    | Retail - Other Retail  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0                   |  |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0                   |  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0   | 0                   |  |
| Equity                             | 195  | 0                              | 195                         | 488                  | 0                                | 253                            | 0                           | 253                  | 632                              | 0   |                     |  |
| Securitisation                     |  |                                |                             |                      |                                  |                                |                             |                      |                                  |     |                     |  |
| Other non credit-obligation assets |  |                                |                             |                      |                                  |                                |                             |                      |                                  |     |                     |  |
| IRB Total                          |  |                                |                             |                      |                                  |                                |                             |                      |                                  |     |                     |  |

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

|                                    |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |       |                     |  |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|-------|---------------------|--|
|                                    |  | As of 31/12/2014               |                             |                      |                                  |                                | As of 30/06/2015            |                      |                                  |       |                     |  |
|                                    |  | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</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 |  |
| SPAIN                              | Central banks and central governments                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Corporates   | 3,933                          | 46                          | 2,074                | 1,817                            | 0                              | 4,241                       | 59                   | 2,396                            | 2,133 | 72                  |  |
|                                    | Corporates - Of Which: Specialised Lending                   | 317                            | 0                           | 316                  | 414                              | 0                              | 274                         | 0                    | 272                              | 456   | 14                  |  |
|                                    | Corporates - Of Which: SME                                   | 12                             | 0                           | 7                    | 3                                | 0                              | 14                          | 0                    | 8                                | 4     | 0                   |  |
|                                    | Retail   | 3                              | 0                           | 2                    | 0                                | 0                              | 2                           | 0                    | 2                                | 0     | 0                   |  |
|                                    | Retail - Secured on real estate property                     | 3                              | 0                           | 2                    | 0                                | 0                              | 2                           | 0                    | 2                                | 0     | 0                   |  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 3                              | 0                           | 2                    | 0                                | 0                              | 2                           | 0                    | 2                                | 0     | 0                   |  |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Other Retail  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
| Equity                             | 48   | 0                              | 48                          | 139                  | 0                                | 0                              | 0                           | 0                    | 0                                | 0     |                     |  |
| Securitisation                     |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |                     |  |
| Other non credit-obligation assets |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |                     |  |
| IRB Total                          |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |                     |  |

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

|                                    |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |       |                     |  |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|-------|---------------------|--|
|                                    |  | As of 31/12/2014               |                             |                      |                                  |                                | As of 30/06/2015            |                      |                                  |       |                     |  |
|                                    |  | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>2</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 |  |
| NETHERLANDS                        | Central banks and central governments                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Corporates   | 5,184                          | 127                         | 3,349                | 2,030                            | 50                             | 5,624                       | 93                   | 2,878                            | 2,116 | 36                  |  |
|                                    | Corporates - Of Which: Specialised Lending                   | 225                            | 0                           | 184                  | 91                               | 1                              | 135                         | 0                    | 115                              | 61    | 1                   |  |
|                                    | Corporates - Of Which: SME                                   | 0                              | 0                           | 1                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail   | 9                              | 0                           | 11                   | 2                                | 0                              | 10                          | 0                    | 9                                | 2     | 0                   |  |
|                                    | Retail - Secured on real estate property                     | 0                              | 0                           | 9                    | 2                                | 0                              | 10                          | 0                    | 9                                | 2     | 0                   |  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 9                              | 0                           | 9                    | 2                                | 0                              | 10                          | 0                    | 9                                | 2     | 0                   |  |
|                                    | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Other Retail  | 0                              | 0                           | 1                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 1                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     | 0                   |  |
| Equity                             | 0  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0     |                     |  |
| Securitisation                     |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |                     |  |
| Other non credit-obligation assets |  |                                |                             |                      |                                  |                                |                             |                      |                                  |       |                     |  |
| 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).



2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

| (mln EUR)         |                  | As of 31/12/2014   |           |   |   |   |                                      |                |   |                |                                      |                |   |                |              |           |
|-------------------|------------------|--|-----------|---|---|---|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|---|----------------|--------------|-----------|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |           |   | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |   |                                      |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |              |           |
|                   |                  | of which: loans and advances   |           | of which: FVO (designated at fair value through profit&loss) banking book | of which: AFS banking book  | of which: Financial assets held for trading (2) | Derivatives with positive fair value |                | Derivatives with negative fair value          |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                |              |           |
|                   |                  |  |           |   |   |   | Notional value                       | Fair-value (+) | Notional value                                | Fair-value (-) | Notional value                       | Fair-value (+) | Notional value  | Fair-value (-) |              |           |
| [ 0 - 3M ]        |                  | 0  | 0         | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 78  | 0              | 78           | 0         |
| [ 3M - 1Y ]       |                  | 21   | 0         | 21  | 0   | 0   | 21                                   | 0              | 0   | 0              | 0                                    | 0              | 8   | 0              | 0            | 0         |
| [ 1Y - 2Y ]       |                  | 1  | 0         | 1   | 0   | 0   | 1                                    | 0              | 0   | 0              | 0                                    | 0              | 23  | 0              | 39           | -1        |
| [ 2Y - 3Y ]       |                  | 0  | 0         | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 8   | 0              | 8            | 0         |
| [ 3Y - 5Y ]       |                  | 0  | 0         | -21   | 0   | 0   | -21                                  | 0              | 0   | 0              | 0                                    | 0              | 8   | 0              | 0            | 0         |
| [ 5Y - 10Y ]      |                  | 419  | 0         | 408   | 416   | 0   | -8                                   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 10Y - more ]    |                  | 8  | 0         | 5   | 0   | 0   | 3                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| <b>Total</b>      |                  | <b>450</b>   | <b>0</b>  | <b>418</b>  | <b>416</b>  | <b>0</b>  | <b>-2</b>                            | <b>0</b>       | <b>0</b>                                      | <b>0</b>       | <b>0</b>                             | <b>0</b>       | <b>126</b>  | <b>0</b>       | <b>126</b>   | <b>-1</b> |
| [ 0 - 3M ]        |                  | 3  | 0         | 3   | 3   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 29  | 0              | 25           | 0         |
| [ 3M - 1Y ]       |                  | 0  | 0         | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 45  | 0              | 49           | 0         |
| [ 1Y - 2Y ]       |                  | 2  | 0         | 2   | 2   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 127   | 2              | 127          | -2        |
| [ 2Y - 3Y ]       |                  | 16   | 0         | 16  | 16  | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 3Y - 5Y ]       |                  | 370  | 0         | 370   | 343   | 0   | 27                                   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 5Y - 10Y ]      |                  | 567  | 0         | 561   | 567   | 0   | -6                                   | 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>959</b>   | <b>0</b>  | <b>953</b>  | <b>931</b>  | <b>0</b>  | <b>22</b>                            | <b>0</b>       | <b>0</b>                                      | <b>0</b>       | <b>0</b>                             | <b>0</b>       | <b>201</b>  | <b>2</b>       | <b>201</b>   | <b>-2</b> |
| [ 0 - 3M ]        |                  | 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 ]      |                  | 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>0</b>  |
| [ 0 - 3M ]        |                  | 0  | 0         | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 3M - 1Y ]       |                  | 3  | 0         | 3   | 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>3</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>       | <b>0</b>     | <b>0</b>  |
| [ 0 - 3M ]        |                  | 0  | 0         | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 3M - 1Y ]       |                  | 1  | 0         | 1   | 0   | 0   | 1                                    | 0              | 0   | 0              | 0                                    | 0              | 8   | 0              | 8            | 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   | -2                                   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 5Y - 10Y ]      |                  | 17   | 17        | 17  | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 10Y - more ]    |                  | 12   | 12        | 12  | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| <b>Total</b>      |                  | <b>29</b>  | <b>28</b> | <b>27</b>   | <b>0</b>  | <b>0</b>  | <b>-2</b>                            | <b>0</b>       | <b>0</b>                                      | <b>0</b>       | <b>0</b>                             | <b>0</b>       | <b>8</b>  | <b>0</b>       | <b>8</b>     | <b>0</b>  |
| [ 0 - 3M ]        |                  | 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 ]      |                  | 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>0</b>  |
| [ 0 - 3M ]        |                  | 0  | 0         | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 3M - 1Y ]       |                  | 2  | 0         | 2   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 1Y - 2Y ]       |                  | 10   | 0         | 10  | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 8   | 0              | 10           | 0         |
| [ 2Y - 3Y ]       |                  | 21   | 2         | 21  | 0   | 0   | 19                                   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 3Y - 5Y ]       |                  | 112  | 4         | 112   | 0   | 0   | 108                                  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 5Y - 10Y ]      |                  | 78   | 0         | 78  | 30  | 0   | 48                                   | 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>222</b>   | <b>10</b> | <b>222</b>  | <b>30</b>   | <b>0</b>  | <b>182</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 ]        |                  | 1  | 1         | 1   | 0   | 0   | 1                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 3M - 1Y ]       |                  | 43   | 1         | 38  | 0   | 0   | 37                                   | 0              | 0   | 0              | 0                                    | 0              | 103   | 1              | 103          | 0         |
| [ 1Y - 2Y ]       |                  | 413  | 1         | 409   | 0   | 0   | 407                                  | 0              | 0   | 0              | 0                                    | 0              | 394   | 1              | 387          | -1        |
| [ 2Y - 3Y ]       |                  | 10   | 1         | 10  | 0   | 0   | 8                                    | 0              | 0   | 0              | 0                                    | 0              | 888   | 2              | 904          | -2        |
| [ 3Y - 5Y ]       |                  | 674  | 3         | 662   | 584   | 0   | 26                                   | 0              | 0   | 0              | 0                                    | 0              | 21  | 0              | 25           | 0         |
| [ 5Y - 10Y ]      |                  | 1,793  | 6         | 1,737   | 1,646   | 0   | 44                                   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| [ 10Y - more ]    |                  | 522  | 2         | 521   | 503   | 0   | 2                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0            | 0         |
| <b>Total</b>      |                  | <b>3,455</b>   | <b>16</b> | <b>3,378</b>  | <b>2,733</b>  | <b>0</b>  | <b>523</b>                           | <b>0</b>       | <b>0</b>                                      | <b>0</b>       | <b>0</b>                             | <b>0</b>       | <b>1,405</b>  | <b>3</b>       | <b>1,418</b> | <b>-3</b> |



2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

| (mln EUR)         |                  | As of 31/12/2014   |        |                            |   |   |                                      |                |   |                |                                      |                |   |                |      |   |   |
|-------------------|------------------|--|--------|----------------------------|---|---|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|---|----------------|------|---|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |        |                            | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |   |                                      |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |      |   |   |
|                   |                  | of which: loans and advances   |        | of which: AFS banking book | of which: FVO (designated at fair value through profit/loss) banking book   | of which: Financial assets held for trading (2) | Derivatives with positive fair value |                | Derivatives with negative fair value          |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                |      |   |   |
|                   |                  |  |        |                            |   |   | Notional value                       | Fair-value (+) | Notional value                                | Fair-value (-) | Notional value                       | Fair-value (+) | Notional value  | Fair-value (-) |      |   |   |
| [ 0 - 3M ]        | Germany          | 24   | 0      | 24                         | 0   | 24  | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 3M - 1Y ]       |                  | 63   | 0      | 63                         | 0   | 66  | 0                                    | 0              | 0   | 0              | 41                                   | 0              | 0   | 173            | 0    | 0 | 0 |
| [ 1Y - 2Y ]       |                  | 759  | 0      | 727                        | 22  | 666   | 0                                    | 0              | 0   | 0              | 168                                  | 1              | 0   | 74             | 0    | 0 | 0 |
| [ 2Y - 3Y ]       |                  | 38   | 0      | -53                        | 0   | -53   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 8              | 0    | 0 | 0 |
| [ 3Y - 5Y ]       |                  | 459  | 0      | 419                        | 154   | 0   | 265                                  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 5Y - 10Y ]      |                  | 3,067  | 0      | 3,003                      | 2,801   | 0   | 202                                  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 10Y - more ]    | 14               | 0  | 10     | 13                         | 0   | -3  | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| Total             |                  | 4,422  | 0      | 4,124                      | 2,989   | 0   | 1,145                                | 0              | 0   | 0              | 210                                  | 1              | 0   | 255            | -1   | 0 | 0 |
| [ 0 - 3M ]        | Croatia          | 391  | 3      | 391                        | 0   | 388   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 3M - 1Y ]       |                  | 565  | 125    | 565                        | 0   | 381   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 1Y - 2Y ]       |                  | 74   | 69     | 74                         | 0   | 5   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 2Y - 3Y ]       |                  | 98   | 5      | 98                         | 0   | 2   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 3Y - 5Y ]       |                  | 367  | 300    | 367                        | 49  | 0   | 11                                   | 0              | 0   | 0              | 0                                    | 0              | 25  | 1              | 0    | 0 | 0 |
| [ 5Y - 10Y ]      |                  | 380  | 278    | 380                        | 0   | 0   | 2                                    | 297            | 1   | 0              | 0                                    | 8              | 1   | 0              | 0    | 0 | 0 |
| [ 10Y - more ]    | 73               | 73   | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 |   |
| Total             |                  | 1,948  | 952    | 1,947                      | 49  | 776   | 12                                   | 297            | 1   | 0              | 0                                    | 33             | 3   | 0              | 0    | 0 |   |
| [ 0 - 3M ]        | Greece           | 0  | 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 | 0 |
| [ 1Y - 2Y ]       |                  | 0  | 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 | 0 |
| [ 3Y - 5Y ]       |                  | 0  | 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 | 0 |
| [ 10Y - more ]    | 0                | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 |   |
| Total             |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 |   |
| [ 0 - 3M ]        | Hungary          | 125  | 0      | 125                        | 123   | 0   | 1                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 | 0 |
| [ 3M - 1Y ]       |                  | 31   | 0      | 31                         | 19  | 0   | 13                                   | 0              | 0   | 0              | 4                                    | 0              | 8   | 0              | 0    | 0 |   |
| [ 1Y - 2Y ]       |                  | 46   | 0      | 46                         | 44  | 0   | 2                                    | 0              | 0   | 0              | 22                                   | 0              | 18  | 0              | 0    | 0 |   |
| [ 2Y - 3Y ]       |                  | 171  | 0      | 171                        | 120   | 0   | 23                                   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 |   |
| [ 3Y - 5Y ]       |                  | 2  | 0      | 2                          | 0   | 0   | 2                                    | 0              | 0   | 0              | 8                                    | 0              | 8   | 0              | 0    | 0 |   |
| [ 5Y - 10Y ]      |                  | 5  | 1      | 5                          | 0   | 0   | 5                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 |   |
| [ 10Y - more ]    | 243              | 241  | 243    | 0                          | 0   | 2   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    |   |   |
| Total             |                  | 623  | 242    | 623                        | 307   | 0   | 46                                   | 0              | 0   | 0              | 0                                    | 35             | 0   | 35             | 0    |   |   |
| [ 0 - 3M ]        | Ireland          | 0  | 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 ]      |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 21                                   | 1              | 21  | -1             | 0    | 0 |   |
| [ 10Y - more ]    | 0                | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    |   |   |
| Total             |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 45             | 1   | 45             | -1   |   |   |
| [ 0 - 3M ]        | Italy            | 2,249  | 1,024  | 2,249                      | 52  | 1,171   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 |   |
| [ 3M - 1Y ]       |                  | 11,387   | 2,066  | 11,284                     | 8,181   | 23  | 989                                  | 61             | 11  | 0              | 0                                    | 0              | 0   | 0              | 0    |   |   |
| [ 1Y - 2Y ]       |                  | 7,598  | 1,656  | 7,262                      | 5,733   | 0   | -7                                   | 22             | 8   | -7             | 60                                   | 0              | 70  | 0              |      |   |   |
| [ 2Y - 3Y ]       |                  | 6,161  | 1,335  | 6,016                      | 4,616   | 23  | 42                                   | 7              | 1   | 114            | 2                                    | 228            | -15   | 0              |      |   |   |
| [ 3Y - 5Y ]       |                  | 10,575   | 2,103  | 10,458                     | 8,121   | 0   | 37                                   | 0              | 150   | -6             | 124                                  | 1              | 3   | 0              |      |   |   |
| [ 5Y - 10Y ]      |                  | 6,590  | 3,493  | 6,236                      | 2,794   | 0   | -184                                 | 249            | 61  | -3             | 221                                  | 19             | 42  | -4             |      |   |   |
| [ 10Y - more ]    | 10,561           | 6,960  | 10,386 | 7,094                      | 0   | -95   | 9,391                                | 307            | -15   | 391            | 89                                   | -100           | 0   |                |      |   |   |
| Total             |                  | 55,102   | 18,638 | 54,012                     | 30,556  | 46  | 1,952                                | 9,731          | 5,093   | 486            | -31                                  | 809            | 107   | 1,333          | -210 |   |   |
| [ 0 - 3M ]        | Latvia           | 1  | 1      | 1                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    | 0 |   |
| [ 3M - 1Y ]       |                  | 3  | 3      | 3                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0    |   |   |
| [ 1Y - 2Y ]       |                  | 4  | 4      | 4                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 8                                    | 0              | 8   | 0              |      |   |   |
| [ 2Y - 3Y ]       |                  | 4  | 4      | 4                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 3Y - 5Y ]       |                  | 7  | 7      | 7                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 7                                    | 0              | 7   | 0              |      |   |   |
| [ 5Y - 10Y ]      |                  | 18   | 18     | 18                         | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 10Y - more ]    | 9                | 9  | 9      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   |                |      |   |   |
| Total             |                  | 44   | 44     | 44                         | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 8              | 0   | 8              |      |   |   |
| [ 0 - 3M ]        | Lithuania        | 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              |      |   |   |
| [ 1Y - 2Y ]       |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 8                                    | 0              | 8   | 0              |      |   |   |
| [ 2Y - 3Y ]       |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 3Y - 5Y ]       |                  | 21   | 0      | 21                         | 21  | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 5Y - 10Y ]      |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 10Y - more ]    | 0                | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   |                |      |   |   |
| Total             |                  | 21   | 0      | 21                         | 21  | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 8              | 0   | 8              |      |   |   |
| [ 0 - 3M ]        | Luxembourg       | 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              |      |   |   |
| [ 1Y - 2Y ]       |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 2Y - 3Y ]       |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 3Y - 5Y ]       |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 5Y - 10Y ]      |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |
| [ 10Y - more ]    | 0                | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   |                |      |   |   |
| Total             |                  | 0  | 0      | 0                          | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |      |   |   |

## 2015 EU-wide Transparency Exercise

## Sovereign Exposure

Intesa Sanpaolo SpA

| (mln EUR)         |                  | As of 31/12/2014   |                |   |                |   |                |   |                |                                      |                |   |                |                                      |                |                                      |                |
|-------------------|------------------|--|----------------|---|----------------|---|----------------|---|----------------|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|--------------------------------------|----------------|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |                | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                |   |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)   |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |                                      |                |
|                   |                  | of which: loans and advances   |                | of which: AFS banking book  |                | of which: FVO (designated at fair value through profit/loss) banking book |                | of which: Financial assets held for trading (2) |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                | Derivatives with positive fair value |                | Derivatives with negative fair value |                |
|                   |                  | Notional value   | Fair-value (+) | Notional value  | Fair-value (+) | Notional value  | Fair-value (+) | Notional value                                  | Fair-value (+) | Notional value                       | Fair-value (+) | Notional value  | Fair-value (-) | Notional value                       | Fair-value (+) | Notional value                       | Fair-value (-) |
|                   | Malta            | 0  | 0              | 0   | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |
|                   | Netherlands      | 35   | 0              | 35  | 0              | 35  | 0              | 0   | 0              | 0                                    | 0              | 0   | 78             | 0                                    | 0              | 78                                   | 0              |
|                   | Poland           | 0  | 0              | 0   | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |
|                   | Portugal         | 1  | 0              | 1   | 0              | 1   | 0              | 0   | 0              | 0                                    | 0              | 0   | 12             | 0                                    | 0              | 12                                   | 0              |
|                   | Romania          | 75   | 2              | 75  | 2              | 75  | 2              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |
|                   | Slovakia         | 17   | 17             | 17  | 0              | 17  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |
|                   | Slovenia         | 125  | 79             | 125   | 46             | 125   | 46             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |
|                   | Spain            | 35   | 17             | 35  | 0              | 35  | 0              | 17  | 0              | 0                                    | 0              | 0   | 316            | 0                                    | 275            | 0                                    | -1             |
|                   | Sweden           | 0  | 0              | 0   | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |
|                   | Total            | 347  | 0              | 347   | 0              | 347   | 0              | 0   | 0              | 0                                    | 0              | 0   | 1,812          | 20                                   | 2,146          | -21                                  | 0              |





2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

| (mln EUR)         |                  | As of 31/12/2014   |    |   |    |   |      |   |                |                                      |                |   |                |                                      |                |                                      |   |
|-------------------|------------------|--|----|---|----|---|------|---|----------------|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|--------------------------------------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |    | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |    |   |      | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)   |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |                                      |   |
|                   |                  |  |    |   |    | of which: FVO (designated at fair value through profit/loss) banking book |      | of which: Financial assets held for trading (2) |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                | Derivatives with positive fair value |                | Derivatives with negative fair value |   |
|                   |                  | of which: loans and advances   |    | of which: AFS banking book  |    |   |      | Notional value                                  | Fair-value (+) | Notional value                       | Fair-value (-) | Notional value  | Fair-value (+) | Notional value                       | Fair-value (-) |                                      |   |
| [ 0 - 3M ]        | United Kingdom   | 0  | 0  | 0   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 70             | 0                                    | 111            | 0                                    |   |
| [ 3M - 1Y ]       |                  | 0  | 0  | 0   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 90                                   | 0              | 49                                   | 0 |
| [ 1Y - 2Y ]       |                  | 0  | 0  | 0   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 8              | 0                                    | 0 |
| [ 2Y - 3Y ]       |                  | 0  | 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                                    | 0 |
| [ 5Y - 10Y ]      |                  | 0  | 0  | -1  | 0  | 0   | -1   | 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              | 0                                    |   |
| Total             |                  | 0  | 0  | -1  | 0  | 0   | -1   | 0   | 0              | 0                                    | 0              | 0   | 160            | 0                                    | 168            | -1                                   |   |
| [ 0 - 3M ]        | Iceland          | 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 ]      |                  | 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              |                                      |   |
| Total             |                  | 0  | 0  | 0   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 0 - 3M ]        | Liechtenstein    | 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 ]      |                  | 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              |                                      |   |
| Total             |                  | 0  | 0  | 0   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 0 - 3M ]        | Norway           | 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 ]       |                  | 21   | 0  | 21  | 0  | 0   | 21   | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 103  | 0  | 102   | 0  | 0   | 102  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 185  | 0  | 185   | 0  | 0   | 185  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 43   | 0  | 43  | 0  | 0   | 43   | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 10Y - more ]    | 6                | 0  | 6  | 0   | 0  | 6   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| Total             |                  | 357  | 0  | 356   | 0  | 356   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| [ 0 - 3M ]        | Australia        | 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 ]       |                  | 35   | 0  | 35  | 0  | 0   | 35   | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0  | 0  | -25   | 0  | 0   | -25  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 10Y - more ]    | 29               | 0  | 10 | 0   | 0  | 10  | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| Total             |                  | 63   | 0  | 20  | 35 | 0   | -14  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| [ 0 - 3M ]        | Canada           | 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 ]       |                  | 125  | 0  | 125   | 0  | 0   | 125  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 329  | 0  | 329   | 26 | 0   | 303  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 29   | 0  | 29  | 0  | 0   | 29   | 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              |                                      |   |
| Total             |                  | 483  | 0  | 483   | 26 | 0   | 457  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| [ 0 - 3M ]        | Hong Kong        | 80   | 0  | 80  | 0  | 0   | 80   | 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 ]       |                  | 3  | 0  | 3   | 0  | 0   | 3    | 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              |                                      |   |
| Total             |                  | 82   | 0  | 82  | 0  | 0   | 82   | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| [ 0 - 3M ]        | Japan            | 0  | 0  | 0   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 3M - 1Y ]       |                  | 338  | 0  | 338   | 0  | 0   | 338  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 48   | 0  | 48  | 0  | 0   | 48   | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 10   | 0  | 10  | 0  | 0   | 10   | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 112  | 0  | 112   | 0  | 0   | 112  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 46   | 0  | 46  | 0  | 0   | 46   | 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              |                                      |   |
| Total             |                  | 554  | 0  | 554   | 0  | 0   | 554  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| [ 0 - 3M ]        | U.S.             | 0  | 0  | 0   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 3M - 1Y ]       |                  | 42   | 0  | 42  | 0  | 0   | 42   | 0   | 0              | 0                                    | 0              | 0   | 20             | 0                                    | 50             | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 92   | 0  | 91  | 0  | 0   | 90   | 0   | 0              | 0                                    | 0              | 0   | 0              | 20                                   | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 18   | 0  | -19   | 6  | 0   | -34  | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 52   | 0  | -156  | 12 | 0   | -201 | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 21   | 0  | 21  | 0  | 0   | 12   | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    |   |
| [ 10Y - more ]    | 44               | 0  | 44 | 3   | 0  | 0   | 0    | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |                                      |   |
| Total             |                  | 269  | 0  | 24  | 63 | 0   | -132 | 0   | 0              | 0                                    | 0              | 0   | 20             | 0                                    | 70             | 0                                    |   |



2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

| (mln EUR)         |  | As of 31/12/2014   |     |   |   |   |                |   |                |                                      |                |   |                |                |    |    |    |
|-------------------|--|--|-----|---|---|---|----------------|---|----------------|--------------------------------------|----------------|---|----------------|----------------|----|----|----|
| Residual Maturity | Country / Region                                   | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |     | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |   |   |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                |    |    |    |
|                   |  |  |     |   |   | Derivatives with positive fair value            |                | Derivatives with negative fair value          |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                |                |    |    |    |
|                   |  | of which: loans and advances   |     | of which: AFS banking book  | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value (+)                                | Notional value | Fair-value (-)                       | Notional value | Fair-value (+)  | Notional value | Fair-value (-) |    |    |    |
| [ 0 - 3M ]        | China  | 0  | 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  | 0  |
| [ 1Y - 2Y ]       |  | 0  | 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  | 0  |
| [ 3Y - 5Y ]       |  | 0  | 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  | 0  |
| [ 10Y - more ]    | 0  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  |    |
| Total             |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 0 - 3M ]        | Switzerland  | 0  | 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  | 0  |
| [ 1Y - 2Y ]       |  | 0  | 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  | 0  |
| [ 3Y - 5Y ]       |  | 0  | 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  | 0  |
| [ 10Y - more ]    | 0  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  |    |
| Total             |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 0 - 3M ]        | Other advanced economies non EEA                   | 14   | 0   | 14  | 0   | 14  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3M - 1Y ]       |  | 31   | 0   | 31  | 0   | 31  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 1Y - 2Y ]       |  | 10   | 0   | 10  | 0   | 10  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 2Y - 3Y ]       |  | 37   | 0   | 37  | 0   | 37  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3Y - 5Y ]       |  | 25   | 0   | 25  | 0   | 25  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 5Y - 10Y ]      |  | 0  | 0   | -3  | 0   | -3  | 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  | 0  |    |
| Total             |  | 118  | 0   | 115   | 0   | 115   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 0 - 3M ]        | Other Central and eastern Europe countries non EEA | 115  | 3   | 115   | 70  | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3M - 1Y ]       |  | 260  | 28  | 260   | 150   | 1   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 8  | 0  |
| [ 1Y - 2Y ]       |  | 386  | 28  | 386   | 251   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 16 | 0  | 16 |
| [ 2Y - 3Y ]       |  | 128  | 15  | 128   | 31  | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3Y - 5Y ]       |  | 149  | 110 | 149   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 1  | 37 | 29 |
| [ 5Y - 10Y ]      |  | 26   | 19  | 26  | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 10Y - more ]    | 11   | 3  | 11  | 7   | 1   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  |    |
| Total             |  | 1,076  | 206 | 1,076   | 510   | 1   | 2              | 0   | 0              | 0                                    | 0              | 0   | 0              | 53             | 1  | 53 | 0  |
| [ 0 - 3M ]        | Middle East  | 1  | 1   | 1   | 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  | 0  |
| [ 1Y - 2Y ]       |  | 0  | 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  | 0  |
| [ 3Y - 5Y ]       |  | 0  | 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  | 0  |
| [ 10Y - more ]    | 0  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  |    |
| Total             |  | 1  | 1   | 1   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 0 - 3M ]        | Latin America and the Caribbean                    | 3  | 0   | 3   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3M - 1Y ]       |  | 1  | 0   | 1   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 1Y - 2Y ]       |  | 2  | 0   | 2   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 2Y - 3Y ]       |  | 4  | 0   | 4   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3Y - 5Y ]       |  | 2  | 0   | 2   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 5Y - 10Y ]      |  | 9  | 0   | 9   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 10Y - more ]    | 45   | 0  | 45  | 20  | 1   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  |    |
| Total             |  | 65   | 0   | 65  | 20  | 1   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 0 - 3M ]        | Africa   | 61   | 0   | 61  | 61  | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3M - 1Y ]       |  | 1,093  | 0   | 1,093   | 1,093   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 1Y - 2Y ]       |  | 5  | 0   | 5   | 5   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 2Y - 3Y ]       |  | 34   | 0   | 34  | 14  | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3Y - 5Y ]       |  | 17   | 0   | 17  | 17  | 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  | 0  |
| [ 10Y - more ]    | 22   | 0  | 22  | 22  | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  |    |
| Total             |  | 1,233  | 0   | 1,233   | 1,213   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 0 - 3M ]        | Others   | 18   | 0   | 18  | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 3M - 1Y ]       |  | 26   | 0   | 26  | 26  | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  | 0  |
| [ 1Y - 2Y ]       |  | 5  | 0   | 5   | 4   | 0   | 1              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 21 | 1  | 21 |
| [ 2Y - 3Y ]       |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 1  | 0  | 1  |
| [ 3Y - 5Y ]       |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 25 | 25 | -2 |
| [ 5Y - 10Y ]      |  | 6  | 0   | 3   | 4   | 0   | -1             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 12 | 2  | 0  |
| [ 10Y - more ]    | 0  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0  | 0  |    |
| Total             |  | 62   | 18  | 58  | 35  | 0   | 5              | 0   | 0              | 0                                    | 0              | 0   | 0              | 85             | 8  | 45 | -3 |

Notes and definitions

- (1) 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
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) 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





| (mln EUR)         |                  | As of 30/06/2015   |        |        |   |     |       |       |   |                |                                      |                |   |                |                                      |                |
|-------------------|------------------|--|--------|--------|---|-----|-------|-------|---|----------------|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |        |        | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |     |       |       | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |
|                   |                  | of which: loans and advances   |        |        | of which: AFS banking book<br>of which: FVO (designated at fair value through profit/loss) banking book<br>of which: Financial assets held for trading (2)      |     |       |       | Derivatives with positive fair value          |                | Derivatives with negative fair value |                | Derivatives with positive fair value                        |                | Derivatives with negative fair value |                |
|                   |                  |  |        |        |   |     |       |       | Notional value                                | Fair-value (+) | Notional value                       | Fair-value (-) | Notional value  | Fair-value (+) | Notional value                       | Fair-value (-) |
|                   |                  | 20   | 0      | 20     | 0   | 0   | 20    | 0     | 0   | 0              | 0                                    | 45             | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 99   | 0      | 81     | 0   | 0   | 41    | 0     | 0   | 0              | 0                                    | 126            | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 113  | 0      | 109    | 25  | 0   | 84    | 0     | 0   | 0              | 58                                   | 0              | 81  | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 38   | 0      | -7     | 0   | 0   | -7    | 0     | 0   | 0              | 9                                    | 0              | 9   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 736  | 0      | 679    | 307   | 0   | 372   | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 6,927  | 0      | 6,853  | 6,807   | 0   | 46    | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | -2   | 0      | -5     | 0   | 0   | -5    | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 7,935  | 0      | 7,720  | 7,140   | 0   | 550   | 0     | 0   | 0              | 239                                  | 0              | 90  | 0              | 0                                    |                |
|                   |                  | 148  | 86     | 148    | 0   | 97  | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 663  | 86     | 663    | 0   | 569 | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 291  | 54     | 291    | 0   | 147 | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 9  | 5      | 9      | 0   | 2   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 428  | 336    | 428    | 83  | 0   | 1     | 0     | 0   | 0              | 9                                    | 1              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 395  | 271    | 393    | 22  | 0   | 0     | 0     | 297   | -39            | 9                                    | 1              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 58   | 58     | 58     | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 1,991  | 911    | 1,989  | 105   | 815 | 1     | 0     | 297   | -39            | 18                                   | 2              | 0   | 0              | 0                                    |                |
|                   |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
|                   |                  | 55   | 0      | 55     | -48   | 0   | 7     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 190  | 13     | 190    | 0   | 178 | 0     | 0     | 0   | 0              | 4                                    | 0              | 4   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 46   | 0      | 46     | 45  | 0   | 0     | 0     | 0   | 19             | 0                                    | 19             | 0   | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 174  | 0      | 174    | 120   | 0   | 23    | 0     | 0   | 9              | 0                                    | 9              | 0   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 35   | 0      | 34     | 25  | 0   | 9     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 13   | 1      | 11     | 0   | 11  | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 241  | 0      | 241    | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 753  | 255    | 752    | 239   | 0   | 228   | 0     | 0   | 32             | 0                                    | 32             | 0   | 0              | 0                                    |                |
|                   |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 226  | 0      | 226    | 225   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 226  | 0      | 226    | 225   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
|                   |                  | 1,910  | 899    | 1,981  | 396   | 0   | 658   | 0     | 0   | 0              | 36                                   | 1              | 36  | -1             | 0                                    |                |
| [ 0 - 3M ]        |                  | 8,443  | 1,927  | 8,299  | 3,938   | 0   | 2,434 | 38    | -10   | 40             | 0                                    | 46             | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 9,499  | 1,571  | 9,122  | 6,888   | 0   | 664   | 7     | 1   | 84             | 1                                    | 146            | -7  | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 6,667  | 1,206  | 6,495  | 5,033   | 0   | 255   | 0     | 0   | 98             | 0                                    | 98             | -6  | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 9,031  | 1,989  | 8,707  | 6,357   | 0   | 157   | 0     | 151   | 76             | 1                                    | 68             | -4  | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 9,534  | 3,395  | 9,008  | 4,662   | 0   | -189  | 520   | 138   | -5             | 215                                  | 16             | 2   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 10,427   | 6,215  | 10,341 | 1,807   | 0   | 57    | 9,215 | 4,462   | 273            | 89                                   | 271            | -184  | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 55,470   | 17,703 | 53,853 | 28,990  | 0   | 4,035 | 9,862 | 4,603   | 504            | -54                                  | 744            | 98  | 1,348          | -201                                 |                |
|                   |                  | 1  | 1      | 1      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 3  | 3      | 3      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 4  | 4      | 4      | 0   | 0   | 0     | 0     | 0   | 9              | 0                                    | 9              | 0   | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 4  | 4      | 4      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 4  | 4      | 4      | 0   | 0   | 0     | 0     | 0   | 7              | 0                                    | 7              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 18   | 18     | 18     | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 7  | 7      | 7      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 43   | 43     | 43     | 0   | 0   | 0     | 0     | 0   | 9              | 0                                    | 9              | 0   | 0              | 0                                    |                |
|                   |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 8  | 8      | 8      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 40   | 0      | 40     | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
|                   |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 0 - 3M ]        |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3M - 1Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 1Y - 2Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 2Y - 3Y ]       |                  | 52   | 0      | 52     | 52  | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 3Y - 5Y ]       |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 5Y - 10Y ]      |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| [ 10Y - more ]    |                  | 0  | 0      | 0      | 0   | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |
| Total             |                  | 52   | 0      | 52     | 52  | 0   | 0     | 0     | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    |                |

| (mln EUR)         |                  | As of 30/06/2015   |                |   |                |   |                |   |                |                                      |                |   |                |                                      |                |                                      |                |   |
|-------------------|------------------|--|----------------|---|----------------|---|----------------|---|----------------|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|--------------------------------------|----------------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |                | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                |   |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)   |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |                                      |                |   |
|                   |                  | of which: loans and advances   |                | of which: AFS banking book  |                | of which: FVO (designated at fair value through profit/loss) banking book |                | of which: Financial assets held for trading (2) |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                | Derivatives with positive fair value |                | Derivatives with negative fair value |                |   |
|                   |                  | Notional value   | Fair-value (+) | Notional value  | Fair-value (+) | Notional value  | Fair-value (+) | Notional value                                  | Fair-value (+) | Notional value                       | Fair-value (+) | Notional value  | Fair-value (-) | Notional value                       | Fair-value (+) | Notional value                       | Fair-value (-) |   |
|                   | Malta            | 0  | 0              | 0   | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |   |
|                   | Netherlands      | 4  | 0              | 4   | 3              | 0   | 1              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |   |
|                   | Poland           | 87   | 0              | 87  | 46             | 0   | 46             | 0   | 0              | 0                                    | 0              | 0   | 4              | 0                                    | 4              | 0                                    | 0              |   |
|                   | Portugal         | 7  | 0              | 7   | 0              | 0   | 7              | 0   | 0              | 0                                    | 0              | 0   | 4              | 0                                    | 4              | 0                                    | 0              |   |
|                   | Romania          | 27   | 0              | 27  | 27             | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |   |
|                   | Slovakia         | 4  | 4              | 4   | 0              | 0   | 4              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              |   |
|                   | Slovenia         | 81   | 50             | 81  | 32             | 0   | 0              | 0   | 0              | 0                                    | 0              | 9   | 0              | 9                                    | 0              | 0                                    | 0              |   |
|                   | Spain            | 104  | 84             | 104   | 0              | 0   | 20             | 0   | 0              | 0                                    | 0              | 620   | 4              | 570                                  | 4              | 0                                    | -3             |   |
|                   | Sweden           | 150  | 0              | 150   | 0              | 0   | 150            | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              | 0 |
|                   | Total            | 414  | 0              | 414   | 0              | 0   | 414            | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0                                    | 0              | 0 |



| (mln EUR)         |                  | As of 30/06/2015   |   |   |   |                                      |                |   |                |                                      |                |   |                |           |          |          |           |          |   |
|-------------------|------------------|--|---|---|---|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|---|----------------|-----------|----------|----------|-----------|----------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |   | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |   |                                      |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |           |          |          |           |          |   |
|                   |                  | of which: loans and advances   | of which: FVO (designated at fair value through profit/loss) banking book | of which: AFS banking book  | of which: Financial assets held for trading (2) | Derivatives with positive fair value |                | Derivatives with negative fair value          |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                |           |          |          |           |          |   |
|                   |                  |  |   |   |   | Notional value                       | Fair-value (+) | Notional value                                | Fair-value (-) | Notional value                       | Fair-value (+) | Notional value  | Fair-value (-) |           |          |          |           |          |   |
| [ 0 - 3M ]        | United Kingdom   | 0  | 0   | 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        | 0         | 0        | 0 |
| [ 1Y - 2Y ]       |                  | 0  | 0   | 0   | 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        | 0         | 0        | 0 |
| [ 3Y - 5Y ]       |                  | 0  | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        | 0 |
| [ 5Y - 10Y ]      |                  | 285  | 0   | 277   | 285   | 0                                    | -8             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        | 0 |
| [ 10Y - more ]    | 63               | 0  | 63  | 63  | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| <b>Total</b>      |                  | <b>348</b>   | <b>0</b>  | <b>339</b>  | <b>348</b>                                      | <b>0</b>                             | <b>-8</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 ]        | Iceland          | 0  | 0   | 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        | 0         | 0        |   |
| [ 1Y - 2Y ]       |                  | 0  | 0   | 0   | 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        | 0         | 0        | 0 |
| [ 3Y - 5Y ]       |                  | 0  | 0   | 0   | 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        | 0         | 0        | 0 |
| [ 10Y - more ]    | 0                | 0  | 0   | 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>0</b> | <b>0</b>  | <b>0</b> |   |
| [ 0 - 3M ]        | Liechtenstein    | 0  | 0   | 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        | 0         | 0        |   |
| [ 1Y - 2Y ]       |                  | 0  | 0   | 0   | 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        | 0         | 0        | 0 |
| [ 3Y - 5Y ]       |                  | 0  | 0   | 0   | 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        | 0         | 0        | 0 |
| [ 10Y - more ]    | 0                | 0  | 0   | 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>0</b> | <b>0</b>  | <b>0</b> |   |
| [ 0 - 3M ]        | Norway           | 0  | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3M - 1Y ]       |                  | 23   | 0   | 23  | 0   | 0                                    | 23             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 1Y - 2Y ]       |                  | 88   | 0   | 87  | 0   | 0                                    | 87             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 2Y - 3Y ]       |                  | 78   | 0   | 78  | 0   | 0                                    | 78             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3Y - 5Y ]       |                  | 181  | 0   | 181   | 0   | 0                                    | 181            | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 5Y - 10Y ]      |                  | 16   | 0   | 16  | 0   | 0                                    | 16             | 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        | 0        | 0         |          |   |
| <b>Total</b>      |                  | <b>385</b>   | <b>0</b>  | <b>384</b>  | <b>0</b>  | <b>0</b>                             | <b>384</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 ]        | Australia        | 0  | 0   | 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        | 0         | 0        |   |
| [ 1Y - 2Y ]       |                  | 0  | 0   | 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        | 0         | 0        |   |
| [ 3Y - 5Y ]       |                  | 0  | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 5Y - 10Y ]      |                  | 185  | 0   | 185   | 178   | 0                                    | 7              | 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        | 0        | 0         |          |   |
| <b>Total</b>      |                  | <b>186</b>   | <b>0</b>  | <b>185</b>  | <b>178</b>                                      | <b>7</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 ]        | Canada           | 0  | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3M - 1Y ]       |                  | 36   | 0   | 36  | 0   | 0                                    | 36             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 1Y - 2Y ]       |                  | 72   | 0   | 72  | 0   | 0                                    | 72             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 2Y - 3Y ]       |                  | 98   | 0   | 98  | 25  | 0                                    | 72             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3Y - 5Y ]       |                  | 427  | 0   | 427   | 0   | 0                                    | 427            | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 5Y - 10Y ]      |                  | 96   | 0   | 96  | 39  | 0                                    | 57             | 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        | 0        | 0         |          |   |
| <b>Total</b>      |                  | <b>729</b>   | <b>0</b>  | <b>729</b>  | <b>64</b>                                       | <b>0</b>                             | <b>665</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 ]        | Hong Kong        | 0  | 0   | 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        | 0         | 0        |   |
| [ 1Y - 2Y ]       |                  | 0  | 0   | 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        | 0         | 0        |   |
| [ 3Y - 5Y ]       |                  | 3  | 0   | 3   | 0   | 0                                    | 3              | 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        | 0         | 0        |   |
| [ 10Y - more ]    | 0                | 0  | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         |          |   |
| <b>Total</b>      |                  | <b>3</b>   | <b>0</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>  | <b>0</b> |   |
| [ 0 - 3M ]        | Japan            | 0  | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3M - 1Y ]       |                  | 58   | 0   | 58  | 0   | 0                                    | 58             | 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        | 0         | 0        |   |
| [ 2Y - 3Y ]       |                  | 37   | 0   | 37  | 0   | 0                                    | 37             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3Y - 5Y ]       |                  | 64   | 0   | 64  | 0   | 0                                    | 64             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 5Y - 10Y ]      |                  | 67   | 0   | 67  | 0   | 0                                    | 67             | 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        | 0        | 0         |          |   |
| <b>Total</b>      |                  | <b>226</b>   | <b>0</b>  | <b>226</b>  | <b>0</b>  | <b>0</b>                             | <b>226</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.             | 0  | 0   | 0   | 0   | 0                                    | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3M - 1Y ]       |                  | 4  | 0   | 3   | 0   | 0                                    | 3              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 50       |   |
| [ 1Y - 2Y ]       |                  | 214  | 0   | 192   | 2   | 0                                    | 188            | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 20       |   |
| [ 2Y - 3Y ]       |                  | 65   | 0   | 50  | 5   | 0                                    | 30             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 3Y - 5Y ]       |                  | 479  | 0   | 241   | 185   | 0                                    | 37             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 5Y - 10Y ]      |                  | 1,152  | 0   | 1,152   | 1,015   | 0                                    | 129            | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         | 0        |   |
| [ 10Y - more ]    | 110              | 0  | 110   | 69  | 0   | 60                                   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0         | 0        | 0        | 0         |          |   |
| <b>Total</b>      |                  | <b>2,024</b>   | <b>0</b>  | <b>1,749</b>  | <b>1,276</b>                                    | <b>0</b>                             | <b>388</b>     | <b>0</b>                                      | <b>0</b>       | <b>0</b>                             | <b>0</b>       | <b>0</b>  | <b>0</b>       | <b>20</b> | <b>0</b> | <b>0</b> | <b>70</b> | <b>0</b> |   |



| (mln EUR)         |  | As of 30/06/2015   |     |   |   |   |                |   |                |                                      |                |   |                |                |   |   |   |
|-------------------|--|--|-----|---|---|---|----------------|---|----------------|--------------------------------------|----------------|---|----------------|----------------|---|---|---|
| Residual Maturity | Country / Region                                   | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |     | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |   |   |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                |   |   |   |
|                   |  |  |     |   |   | Derivatives with positive fair value            |                | Derivatives with negative fair value          |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                |                |   |   |   |
|                   |  | of which: loans and advances   |     | of which: AFS banking book  | of which: FV0 (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value (+)                                | Notional value | Fair-value (-)                       | Notional value | Fair-value (+)  | Notional value | Fair-value (-) |   |   |   |
| [ 0 - 3M ]        | China  | 0  | 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 | 0 |
| [ 1Y - 2Y ]       |  | 0  | 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 | 0 |
| [ 3Y - 5Y ]       |  | 0  | 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 | 0 |
| [ 10Y - more ]    | 0  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| Total             |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 0 - 3M ]        | Switzerland  | 0  | 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 | 0 |
| [ 1Y - 2Y ]       |  | 0  | 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 | 0 |
| [ 3Y - 5Y ]       |  | 0  | 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 | 0 |
| [ 10Y - more ]    | 0  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| Total             |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 0 - 3M ]        | Other advanced economies non EEA                   | 15   | 0   | 15  | 0   | 0   | 15             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 3M - 1Y ]       |  | 18   | 0   | 18  | 0   | 0   | 18             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 1Y - 2Y ]       |  | 9  | 0   | 9   | 0   | 0   | 9              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 2Y - 3Y ]       |  | 45   | 0   | 45  | 0   | 0   | 45             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 3Y - 5Y ]       |  | 29   | 0   | 29  | 0   | 0   | 23             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 5Y - 10Y ]      |  | 68   | 0   | 68  | 68  | 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 | 0 |   |
| Total             |  | 184  | 0   | 184   | 68  | 0   | 111            | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 0 - 3M ]        | Other Central and eastern Europe countries non EEA | 96   | 3   | 96  | 80  | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 3M - 1Y ]       |  | 365  | 26  | 365   | 228   | 0   | 1              | 0   | 0              | 0                                    | 9              | 0   | 13             | 0              | 0 | 0 |   |
| [ 1Y - 2Y ]       |  | 314  | 47  | 314   | 165   | 0   | 0              | 0   | 0              | 13                                   | 0              | 18  | 0              | 0              | 0 | 0 |   |
| [ 2Y - 3Y ]       |  | 151  | 22  | 151   | 42  | 0   | 0              | 0   | 0              | 27                                   | 0              | 18  | 0              | 0              | 0 | 0 |   |
| [ 3Y - 5Y ]       |  | 87   | 37  | 87  | 6   | 0   | 0              | 0   | 0              | 18                                   | 1              | 22  | -1             | 0              | 0 | 0 |   |
| [ 5Y - 10Y ]      |  | 12   | 9   | 12  | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 10Y - more ]    | 9  | 1  | 9   | 1   | 0   | 1   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 |   |   |
| Total             |  | 1,033  | 144 | 1,033   | 526   | 1   | 2              | 0   | 0              | 67                                   | 1              | 63  | -1             | 0              | 0 |   |   |
| [ 0 - 3M ]        | Middle East  | 0  | 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 ]      |  | 0  | -1  | 0   | 0   | 0   | -1             | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 10Y - more ]    | 0  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 |   |   |
| Total             |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 0 - 3M ]        | Latin America and the Caribbean                    | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 3M - 1Y ]       |  | 4  | 0   | 4   | 0   | 0   | 4              | 0   | 0              | 9                                    | 0              | 18  | 0              | 0              | 0 | 0 |   |
| [ 1Y - 2Y ]       |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 9                                    | 0              | 9   | 0              | 0              | 0 | 0 |   |
| [ 2Y - 3Y ]       |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 3Y - 5Y ]       |  | 6  | 0   | 6   | 5   | 0   | 1              | 0   | 0              | 18                                   | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 5Y - 10Y ]      |  | 42   | 0   | 33  | 32  | 0   | 1              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 10Y - more ]    | 45   | 0  | 45  | 0   | 0   | 42  | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 |   |   |
| Total             |  | 98   | 0   | 85  | 39  | 0   | 46             | 0   | 0              | 45                                   | 0              | 27  | 0              | 0              | 0 |   |   |
| [ 0 - 3M ]        | Africa   | 460  | 0   | 460   | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              | 0 | 0 | 0 |
| [ 3M - 1Y ]       |  | 711  | 0   | 711   | 0   | 0   | 0              | 0   | 0              | 9                                    | 0              | 13  | 0              | 0              | 0 |   |   |
| [ 1Y - 2Y ]       |  | 168  | 0   | 168   | 148   | 0   | 0              | 0   | 0              | 0                                    | 0              | 4   | 0              | 0              | 0 |   |   |
| [ 2Y - 3Y ]       |  | 74   | 0   | 74  | 74  | 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 ]      |  | 13   | 0   | 13  | 13  | 0   | 0              | 0   | 0              | 13                                   | 0              | 0   | 0              | 0              | 0 |   |   |
| [ 10Y - more ]    | -3   | 0  | -3  | -3  | 0   | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              |   |   |   |
| Total             |  | 1,428  | 0   | 1,428   | 1,409   | 0   | 0              | 0   | 0              | 9                                    | 0              | 18  | 0              | 0              |   |   |   |
| [ 0 - 3M ]        | Others   | 14   | 0   | 14  | 14  | 0   | 0              | 0   | 0              | 14                                   | 0              | 0   | 0              | 0              | 0 | 0 |   |
| [ 3M - 1Y ]       |  | 1  | 0   | 1   | 1   | 0   | -1             | 0   | 0              | 9                                    | 0              | 4   | 0              | 0              |   |   |   |
| [ 1Y - 2Y ]       |  | 14   | 0   | 14  | 14  | 0   | 0              | 0   | 0              | 13                                   | 0              | 18  | 0              | 0              |   |   |   |
| [ 2Y - 3Y ]       |  | 0  | 0   | 0   | 0   | 0   | 0              | 0   | 0              | 13                                   | 1              | 0   | 0              | 0              |   |   |   |
| [ 3Y - 5Y ]       |  | 46   | 0   | 46  | 27  | 0   | 19             | 0   | 0              | 72                                   | 6              | 49  | -3             | 0              |   |   |   |
| [ 5Y - 10Y ]      |  | 40   | 0   | 35  | 35  | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0              |   |   |   |
| [ 10Y - more ]    | 36   | 23   | 36  | 10  | 0   | 3   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              |                |   |   |   |
| Total             |  | 150  | 23  | 145   | 100   | 0   | 22             | 0   | 0              | 112                                  | 7              | 72  | -4             | 0              |   |   |   |

Notes and definitions

- (1) 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
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) 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

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

Intesa Sanpaolo SpA

|  | As of 31/12/2014  |                                      |               |                                      |   |                                      |  | As of 30/06/2015  |   |                                      |               |                                      |  |               |   |
|--|---|--------------------------------------|---------------|--------------------------------------|---|--------------------------------------|--|---|---|--------------------------------------|---------------|--------------------------------------|--|---------------|---|
|  | Gross carrying amount                                   |                                      |               |                                      | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions |                                      |  | Collaterals and financial guarantees received on non-performing exposures | 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>  | 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                  |               |                                      |  |               |   |
| (min EUR, %)   |   |                                      |               |                                      |   |                                      |  |   |   |                                      |               |                                      |  |               |   |
| <b>Debt securities (including at amortised cost and fair value)</b>    | <b>65,418</b>   | <b>17</b>                            | <b>74</b>     | <b>74</b>                            | <b>31</b>   | <b>34</b>                            | <b>0</b>                                 | <b>76,453</b>   | <b>30</b>   | <b>99</b>                            | <b>99</b>     | <b>60</b>                            | <b>42</b>  | <b>0</b>      |   |
| Central banks  | 36  | 0                                    | 0             | 0                                    | 0   | 0                                    | 0  | 60  | 0   | 0                                    | 0             | 0                                    | 0  | 0             |   |
| General governments  | 55,668  | 17                                   | 31            | 31                                   | 13  | 0                                    | 0  | 65,943  | 2   | 31                                   | 31            | 3                                    | 2  | 0             |   |
| Credit institutions  | 2,593   | 0                                    | 0             | 0                                    | -9  | 0                                    | 0  | 2,247   | 0   | 0                                    | 0             | -2                                   | 0  | 0             |   |
| Other financial corporations   | 5,234   | 0                                    | 11            | 11                                   | 12  | 10                                   | 0  | 6,380   | 28  | 14                                   | 14            | 45                                   | 12   | 0             |   |
| Non-financial corporations   | 1,886   | 0                                    | 32            | 32                                   | 16  | 24                                   | 0  | 1,824   | 0   | 54                                   | 54            | 14                                   | 28   | 0             |   |
| <b>Loans and advances (including at amortised cost and fair value)</b> | <b>388,301</b>  | <b>7,732</b>                         | <b>62,886</b> | <b>62,886</b>                        | <b>2,397</b>  | <b>29,424</b>                        | <b>24,158</b>                            | <b>398,173</b>  | <b>5,866</b>  | <b>63,979</b>                        | <b>63,979</b> | <b>2,396</b>                         | <b>30,170</b>  | <b>25,400</b> |   |
| Central banks  | 5,461   | 0                                    | 0             | 0                                    | 1   | 0                                    | 0  | 8,899   | 0   | 0                                    | 0             | 1                                    | 0  | 0             |   |
| General governments  | 20,625  | 284                                  | 430           | 430                                  | 53  | 112                                  | 15                                       | 20,336  | 178   | 401                                  | 401           | 36                                   | 109  | 15            |   |
| Credit institutions  | 24,465  | 59                                   | 45            | 45                                   | 33  | 19                                   | 7  | 24,294  | 366   | 42                                   | 42            | 37                                   | 19   | 5             |   |
| Other financial corporations   | 33,747  | 493                                  | 1,740         | 1,740                                | 111   | 799                                  | 373                                      | 36,036  | 36  | 1,493                                | 1,493         | 119                                  | 667  | 488           |   |
| Non-financial corporations   | 192,908   | 4,397                                | 48,748        | 48,748                               | 1,687   | 22,688                               | 19,175                                   | 197,102   | 3,123   | 49,782                               | 49,782        | 1,716                                | 23,483   | 20,119        |   |
| Households   | 111,095   | 2,500                                | 11,923        | 11,923                               | 511   | 5,806                                | 4,588                                    | 111,507   | 2,163   | 12,261                               | 12,261        | 487                                  | 5,892  | 4,773         |   |
| <b>DEBT INSTRUMENTS other than HFT</b>                                 | <b>453,719</b>  | <b>7,749</b>                         | <b>62,960</b> | <b>62,960</b>                        | <b>2,428</b>  | <b>29,458</b>                        | <b>24,158</b>                            | <b>474,626</b>  | <b>5,896</b>  | <b>64,078</b>                        | <b>64,078</b> | <b>2,456</b>                         | <b>30,212</b>  | <b>25,400</b> |   |
| <b>OFF-BALANCE SHEET EXPOSURES</b>                                     | <b>290,517</b>  |                                      | <b>3,109</b>  | <b>3,109</b>                         | <b>299</b>  | <b>259</b>                           | <b>1,152</b>                             | <b>294,349</b>  |   | <b>3,563</b>                         | <b>3,563</b>  | <b>301</b>                           | <b>226</b>   | <b>1,239</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)





## 2015 EU-wide Transparency Exercise

### Forborne Exposures

Intesa Sanpaolo SpA

|  | As of 31/12/2014   |   |  |   |  | As of 30/06/2015   |  |   |              |              |
|--|--|---|--|---|--|--|--|---|--------------|--------------|
|  | Gross carrying amount of exposures with forbearance measures | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures |  | Collateral and financial guarantees received on exposures with forbearance measures | 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 |   |              |              |
| (min EUR, %)   |  |   |  |   |  |  |  |   |              |              |
| <b>Debt securities (including at amortised cost and fair value)</b>    | <b>6</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>   | <b>172</b>   | <b>38</b>  | <b>4</b>  | <b>0</b>     | <b>0</b>     |
| Central banks  | 0  | 0   | 0  | 0   | 0  | 0  | 0  | 0   | 0            | 0            |
| General governments  | 6  | 0   | 0  | 0   | 0  | 139  | 27   | 0   | 0            | 0            |
| Credit institutions  | 0  | 0   | 0  | 0   | 0  | 0  | 0  | 0   | 0            | 0            |
| Other financial corporations   | 0  | 0   | 0  | 0   | 0  | 0  | 0  | 0   | 0            | 0            |
| Non-financial corporations   | 0  | 0   | 0  | 0   | 0  | 32   | 11   | 4   | 0            | 0            |
| <b>Loans and advances (including at amortised cost and fair value)</b> | <b>18,394</b>  | <b>9,633</b>  | <b>2,466</b>   | <b>2,238</b>  | <b>9,428</b>   | <b>19,795</b>  | <b>10,559</b>  | <b>2,819</b>  | <b>2,552</b> | <b>9,475</b> |
| Central banks  | 0  | 0   | 0  | 0   | 0  | 0  | 0  | 0   | 0            | 0            |
| General governments  | 93   | 61  | 7  | 7   | 0  | 182  | 59   | 9   | 9            | 1            |
| Credit institutions  | 0  | 0   | 0  | 0   | 0  | 0  | 0  | 0   | 0            | 0            |
| Other financial corporations   | 905  | 632   | 121  | 116   | 278  | 1,111  | 560  | 140   | 122          | 283          |
| Non-financial corporations   | 15,044   | 8,331   | 2,126  | 1,923   | 7,572  | 16,004   | 9,206  | 2,469   | 2,253        | 7,702        |
| Households   | 2,352  | 609   | 212  | 191   | 1,578  | 2,498  | 734  | 200   | 168          | 1,489        |
| <b>DEBT INSTRUMENTS other than HFT</b>                                 | <b>18,400</b>  | <b>9,633</b>  | <b>2,466</b>   | <b>2,238</b>  | <b>9,428</b>   | <b>19,966</b>  | <b>10,597</b>  | <b>2,823</b>  | <b>2,552</b> | <b>9,475</b> |
| <b>Loan commitments given</b>  | <b>829</b>   | <b>420</b>  | <b>5</b>   | <b>0</b>  | <b>186</b>   | <b>692</b>   | <b>461</b>   | <b>1</b>  | <b>0</b>     | <b>112</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□



## 2015 EU-wide Transparency Exercise

### Leverage ratio

Intesa Sanpaolo SpA

(mln EUR, %)

|          |                                       | As of<br>31/12/2014 | As of<br>30/06/2015 | Disclosure<br>Template Code | REGULATION  |
|----------|---------------------------------------|---------------------|---------------------|-----------------------------|---|
| <b>A</b> | <b>Tier 1 capital</b>                 | 38,247              | 39,135              | LRCom {20}                  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| <b>B</b> | <b>Total leverage ratio exposures</b> | 545,084             | 574,773             | LRCom {21}                  |   |
| <b>C</b> | <b>Leverage ratio</b>                 | <b>7.02%</b>        | <b>6.81%</b>        | A/B                         |   |



## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

Intesa Sanpaolo SpA

| (min EUR, %)                           | As of 31/12/2014   |  | As of 30/06/2015   |  |
|--|--|--|--|--|
|  | Mortgage loans<br>[Loans collateralized by immovable property] |  | Mortgage loans<br>[Loans collateralized by immovable property] |  |
|  | Carrying amount  | Maximum amount of the collateral that can be considered <sup>1</sup> | Carrying amount  | Maximum amount of the collateral that can be considered <sup>1</sup> |
| <b>Loans and advances</b>              | <i>121,848</i>   | <i>120,810</i>   | <i>124,098</i>   | <i>118,762</i>   |
| of which: Other financial corporations | <i>867</i>   | <i>832</i>   | <i>2,207</i>   | <i>945</i>   |
| of which: Non-financial corporations   | <i>45,195</i>  | <i>44,525</i>  | <i>46,350</i>  | <i>42,571</i>  |
| of which: Households                   | <i>75,717</i>  | <i>75,389</i>  | <i>75,471</i>  | <i>75,183</i>  |

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.

Fine Comunicato n.0033-201

Numero di Pagine: 28