

Bit Market Services

Informazione Regolamentata n. 0033-158-2016	Data/Ora Ricezione 02 Dicembre 2016 22:10:05	MTA
---	--	-----

Societa' : INTESA SANPAOLO
Identificativo : 82411
Informazione
Regolamentata
Nome utilizzatore : BINTESAN01 - Tamagnini
Tipologia : IRAG 10
Data/Ora Ricezione : 02 Dicembre 2016 22:10:05
Data/Ora Inizio : 02 Dicembre 2016 22:25:07
Diffusione presunta
Oggetto : INTESA SANPAOLO: 2016 EU-WIDE
TRANSPARENCY EXERCISE

Testo del comunicato

Vedi allegato.

PRESS RELEASE

INTESA SANPAOLO: 2016 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 2 December 2016 – Intesa Sanpaolo notes the announcements made today by the European Banking Authority and the European Central Bank regarding the information of the EU-wide Transparency Exercise 2016 and fulfilment of the EBA Board of Supervisors' decision.

Background 2016 EU-wide Transparency Exercise

The Board of Supervisors of the EBA decided in its meeting of 20 of April 2016 to carry out a Transparency Exercise in 2016, which will be done onwards regularly with annual frequency. It will be published at the same time as the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on the COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

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

Investor Relations
+39.02.87943180
investor.relations@intesasanpaolo.com

Media Relations
+39.02.87962326
stampa@intesasanpaolo.com

group.intesasanpaolo.com



2016 EU-wide Transparency Exercise

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

2016 EU-wide Transparency Exercise

Capital

Intesa Sanpaolo SpA

		(mln EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	47,299	48,564	C 01.00 (010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	36,908	36,327	C 01.00 (020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	35,528	35,534	C 01.00 (030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,516	9,524	C 01.00 (130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,018	-1,860	C 01.00 (180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	40	46	C 01.00 (230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,052	1,290	C 01.00 (250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,039	-6,871	C 01.00 (300,c010) + C 01.00 (340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR; Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-215	-185	C 01.00 (370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	-299	-212	C 01.00 (380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	C 01.00 (440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (450,c010) + C 01.00 (460,c010) + C 01.00 (470,c010) + C 01.00 (471,c010) + C 01.00 (472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,796	-2,153	C 01.00 (500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-49	C 01.00 (510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-319	-311	C 01.00 (529,c010)	-
	A.1.21	Transitional adjustments	1,457	1,575	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.24)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (720,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	112	68	C 01.00 (740,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,346	1,506	C 01.00 (520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,302	3,433	C 01.00 (530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,364	2,612	C 01.00 (540,c010) + C 01.00 (670,c010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (720,c010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (690,c010) + C 01.00 (700,c010) + C 01.00 (710,c010) + C 01.00 (740,c010) + C 01.00 (744,c010) + C 01.00 (748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	938	821	C 01.00 (660,c010) + C 01.00 (680,c010) + C 01.00 (730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	39,210	39,761	C 01.00 (015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,089	8,804	C 01.00 (750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,603	8,687	C 01.00 (760,c010) + C 01.00 (890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-153	-153	C 01.00 (910,c010) + C 01.00 (920,c010) + C 01.00 (930,c010) + C 01.00 (940,c010) + C 01.00 (950,c010) + C 01.00 (970,c010) + C 01.00 (974,c010) + C 01.00 (976,c010)		
A.4.3	Tier 2 transitional adjustments	639	270	C 01.00 (880,c010) + C 01.00 (960,c010) + C 01.00 (960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	284,318	286,686	C 02.00 (010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	-649	C 05.01 (010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.98%	12.67%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.79%	13.87%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.64%	16.94%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	35,451	34,753	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.47%	12.09%	(D.1)/(B-8.1)	-

¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

2016 EU-wide Transparency Exercise

Risk exposure amounts

Intesa Sanpaolo SpA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	245,891	246,783
Risk exposure amount for securitisation and re-securitisations in the banking book	4,425	4,930
Risk exposure amount for contributions to the default fund of a CCP	1,131	1,269
Risk exposure amount Other credit risk	240,336	240,584
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,581	17,476
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,091	752
Risk exposure amount for Credit Valuation Adjustment	1,033	1,150
Risk exposure amount for operational risk	20,653	21,117
Other risk exposure amounts	161	160
Total Risk Exposure Amount	284,318	286,686

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

2016 EU-wide Transparency Exercise

P&L

Intesa Sanpaolo SpA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	15,830	6,958
Of which debt securities income	1,415	641
Of which loans and advances income	9,995	4,626
Interest expenses	8,601	3,577
(Of which deposits expenses)	1,138	470
(Of which debt securities issued expenses)	3,689	1,644
(Expenses on share capital repayable on demand)	0	0
Dividend income	206	153
Net Fee and commission income	7,623	3,590
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	572	339
Gains or (-) losses on financial assets and liabilities held for trading, net	-572	178
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	4	11
Gains or (-) losses from hedge accounting, net	-66	-63
Exchange differences [gain or (-) loss], net	913	133
Net other operating income /(expenses)	938	339
TOTAL OPERATING INCOME, NET	16,846	8,061
(Administrative expenses)	9,367	4,404
(Depreciation)	838	422
(Provisions or (-) reversal of provisions)	407	67
(Commitments and guarantees given)	-130	-48
(Other provisions)	536	115
Of which pending legal issues and tax litigation ¹	330	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,855	1,358
(Loans and receivables)	2,751	1,317
(Held to maturity investments, AFS assets and financial assets measured at cost)	104	41
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	33	63
(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	614	400
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,961	2,148
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,801	1,624
Profit or (-) loss after tax from discontinued operations	0	107
PROFIT OR (-) LOSS FOR THE YEAR	2,801	1,731
Of which attributable to owners of the parent	2,739	1,707

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise

Market Risk

Intesa Sanpaolo SpA

	SA		IM										IM											
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																								
Traded Debt Instruments	1,300	984	257	75	718	169							332	99	631	209								
Of which: General risk	137	171	92	19	128	26							75	38	144	72								
Of which: Specific risk	1,163	813	165	56	590	142							257	61	487	136								
Equities	907	610	81	27	117	38							63	18	98	29								
Of which: General risk	81	63	0	0	0	0							0	0	0	0								
Of which: Specific risk	110	85	81	27	117	38							63	18	98	29								
Foreign exchange risk	651	1,050	0	0	0	0							0	0	0	0								
Commodities risk	0	0	20	7	60	16							28	11	67	17								
Total	2,859	2,644	215	66	666	174	216	205	0	0	0	13,722	259	75	548	160	380	370	0	0	0	0	0	14,832

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

(mln EUR, %)		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Consolidated data	Central governments or central banks	99,137	101,945	17,331		114,374	117,933	17,156	
	Regional governments or local authorities	15,775	12,723	2,781		15,670	12,802	2,785	
	Public sector entities	8,724	4,951	4,381		8,167	4,727	4,588	
	Multilateral Development Banks	2,810	2,750	0		3,267	3,199	0	
	International Organisations	52	52	0		52	52	0	
	Institutions	130,490	34,896	15,944		138,396	31,387	13,837	
	Corporates	45,256	29,040	26,598		50,417	32,207	29,594	
	of which: SME	8,151	5,208	5,045		8,633	5,411	5,132	
	Retail	36,927	29,720	21,865		33,511	26,337	19,325	
	of which: SME	2,992	2,469	1,430		3,070	2,484	1,435	
	Secured by mortgages on immovable property	4,127	4,070	1,616		4,139	4,091	1,613	
	of which: SME	1,512	1,485	562		1,316	1,294	484	
	Exposures in default	11,432	4,955	5,646	6,114	10,290	4,692	5,438	5,330
	Items associated with particularly high risk	221	157	235		177	124	186	
	Covered bonds	588	588	118		615	615	110	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		1	1	0	
	Collective investments undertakings (CIU)	2,688	2,134	2,063		3,015	2,472	2,463	
Equity	7,081	7,061	11,661		6,828	6,824	11,399		
Securitisation	2,163	2,137	2,982		3,187	3,164	3,555		
Other exposures	11,952	11,934	7,285		11,752	11,730	8,222		
Standardised Total²	379,524	249,114	120,510	7,096	403,859	262,357	120,209	6,285	

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).

(mln EUR, %)		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Central governments or central banks	60,637	63,450	11,719		67,614	71,169	11,723	
	Regional governments or local authorities	14,721	11,544	2,347		14,630	11,658	2,368	
	Public sector entities	7,690	4,543	4,037		6,909	4,244	4,232	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49,419	11,815	5,580		53,805	8,957	3,604	
	Corporates	17,391	8,426	8,255		17,736	9,159	8,979	
	of which: SME	5,780	3,345	3,199		6,100	3,324	3,179	
	Retail	29,644	23,405	17,231		26,400	20,214	14,846	
	of which: SME	2,218	1,813	1,038		2,220	1,772	1,014	
	Secured by mortgages on immovable property	2,824	2,790	1,155		2,658	2,629	1,092	
	of which: SME	1,398	1,376	520		1,203	1,185	443	
	Exposures in default	7,695	3,376	3,873	4,003	7,051	3,247	3,782	3,574
	Items associated with particularly high risk	101	92	137		62	62	93	
	Covered bonds	390	390	98		381	381	43	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		1	1	0	
	Collective investments undertakings (CIU)	2,106	1,651	1,642		2,382	1,913	1,906	
Equity	6,553	6,534	10,854		6,405	6,403	10,756		
Securitisation									
Other exposures	10,260	10,260	6,278		10,044	10,044	7,230		
Standardised Total²	10,260	10,260	6,278	4,342	10,044	10,044	7,230	3,902	

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

(mln EUR, %)		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	8,247	7,777	91		9,107	8,637	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,206	1,428	672		3,949	1,178	510	
	Corporates	2,908	1,126	991		2,323	973	836	
	of which: SME	4	4	4		2	2	0	
	Retail	4	3	2		3	2	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	9	0	0	9	9	0	0	8
	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		14	14	14		
Securitisation									
Other exposures	25	25	24		26	26	26		
Standardised Total²	25	25	24	34	26	26	26	29	

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

(mln EUR, %)		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	1,059	210	0		786	13	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	16,892	5,633	1,173		20,923	5,504	939	
	Corporates	1,658	986	791		1,900	1,429	1,282	
	of which: SME	14	5	5		23	10	10	
	Retail	6	4	3		6	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	1	1	1	0	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	53	53	5		65	65	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	10		11	11	11	
Equity	54	54	56		3	3	4		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	14	14	14	14	16	16	16	16	

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	4,839	4,970	8		5,856	5,988	8	
	Regional governments or local authorities	132	132	26		130	130	26	
	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	8,391	2,616	1,180		9,475	2,311	1,109	
	Corporates	1,042	536	516		1,113	574	419	
	of which: SME	30	7	7		29	1	1	
	Retail	4	4	3		3	2	1	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	1	2	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	98	98	10		67	67	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	6		6	6	6	
Equity	7	7	17		6	6	16		
Securitisation									
Other exposures									
Standardised Total²	4	4	4	8	0	0	0	8	

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 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	4,738	4,908	0		3,652	3,814	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,697	1,590	714		2,571	1,524	658	
	Corporates	1,905	1,554	561		3,685	1,841	589	
	of which: SME	5	2	2		10	6	6	
	Retail	3	2	2		3	2	2	
	of which: SME	1	0	0		1	0	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	0	0	0		12	12	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	8	0	0	0	9	

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 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SLOVAKIA	Central governments or central banks	1,531	1,532	194		1,385	1,385	187	
	Regional governments or local authorities	147	140	28		148	136	27	
	Public sector entities	10	10	10		9	9	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	115	98	50		158	142	71	
	Corporates	628	558	558		612	539	539	
	of which: SME	0	0	0		0	0	0	
	Retail	2,302	1,939	1,454		2,365	1,981	1,486	
	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	213	68	71	144	225	69	70	156
	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	247	247	155		276	276	171		
Standardised Total²	247	247	155	221	276	276	171	235	

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 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	5,961	5,961	0		12,111	12,111	0	
	Regional governments or local authorities	336	336	67		322	321	64	
	Public sector entities	59	59	51		51	51	44	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,787	1,149	586		2,969	774	441	
	Corporates	177	139	139		420	386	397	
	of which: SME	6	5	5		4	4	4	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	99	99	99	2	93	93	93	5	

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

² Total value adjustments and provisions per country of counterparty does not include Securitisation exposures.

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CROATIA	Central governments or central banks	2,480	3,246	88		2,211	3,004	86	
	Regional governments or local authorities	149	170	143		137	154	132	
	Public sector entities	645	57	9		698	60	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	190	89	54		172	69	42	
	Corporates	5,648	4,684	4,685		5,848	4,808	4,809	
	of which: SME	1,025	866	865		1,162	966	966	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	529	525	184		621	616	216	
	of which: SME	8	8	3		8	7	3	
	Exposures in default	866	399	429	452	670	321	347	335
	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	24		29	29	29		
Equity	3	3	3		2	2	2		
Securitisation									
Other exposures	379	367	177		400	389	167		
Standardised Total²				554				443	

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 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CHINA	Central governments or central banks	67	37	37		42	12	12	
	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	7,839	441	168		6,457	300	126	
	Corporates	39	18	18		45	19	19	
	of which: SME	0	0	0		1	0	0	
	Retail	1	1	1		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	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	83	83	208		65	65	164		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				1	

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

² Total value adjustments and provisions per country of counterparty does not include Securitisation exposures.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	42	42	0		759	759	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	1,191	492	224		1,223	495	225	
	Corporates	1,124	883	630		3,315	2,568	2,327	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	0	0	7	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	48	48	5		35	35	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				10				5	

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

² Total value adjustments and provisions per country of counterparty does not include Securitisation exposures.

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo SpA

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	327,749	42,595	203,742	105,712	58	20,160	318,959	42,566	201,197	104,762	47
	Corporates - Of Which: Specialised Lending	20,060	3,459	17,079	12,091	0	1,219	17,888	3,948	15,536	10,181	0
	Corporates - Of Which: SME	93,417	25,267	69,984	28,506	43	13,364	91,735	25,273	68,415	26,686	47
	Retail	90,847	11,621	84,053	12,983	11	5,752	95,806	11,685	89,141	13,485	19
	Retail - Secured on real estate property	68,936	5,963	68,801	10,319	7	1,889	74,127	5,977	73,986	10,871	10
	Retail - Secured on real estate property - Of Which: SME	6,013	1,700	5,965	818	0	570	5,906	1,709	5,862	779	0
	Retail - Secured on real estate property - Of Which: non-SME	62,923	4,263	62,836	9,501	6	1,319	68,221	4,268	68,124	10,092	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21,911	5,658	15,252	2,664	4	3,864	21,679	5,708	15,155	2,614	9
	Retail - Other Retail - Of Which: SME	21,911	5,658	15,252	2,664	4	3,864	21,679	5,708	15,155	2,614	9
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	1,364	170	1,364	4,112	505	1,793	0	1,793	5,683	0	0
	Securitisation	2,745	0	2,589	1,442	0	3,560	0	3,346	1,376	0	1
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				124,250					125,305			

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 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	241,204	41,288	159,852	77,751	0	19,383	226,575	41,399	157,024	74,595	0
	Corporates - Of Which: Specialised Lending	13,920	3,104	11,809	7,651	0	1,045	11,751	3,630	10,164	5,942	0
	Corporates - Of Which: SME	91,558	25,198	68,452	27,485	0	13,288	89,825	25,208	66,847	25,641	0
	Retail	86,696	11,544	79,921	12,225	0	5,703	90,954	11,599	84,307	12,600	0
	Retail - Secured on real estate property	65,006	5,898	64,872	9,656	0	1,852	69,519	5,912	69,379	10,095	0
	Retail - Secured on real estate property - Of Which: SME	5,965	1,699	5,917	783	0	568	5,859	1,707	5,815	747	0
	Retail - Secured on real estate property - Of Which: non-SME	59,041	4,199	58,954	8,873	0	1,284	63,660	4,205	63,564	9,348	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21,690	5,646	15,049	2,569	0	3,851	21,435	5,687	14,928	2,505	0
	Retail - Other Retail - Of Which: SME	21,690	5,646	15,049	2,569	0	3,851	21,435	5,687	14,928	2,505	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	1,094	170	1,094	3,428	505	1,549	0	1,549	5,062	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 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	24,304	83	9,827	4,689	0	34	23,879	72	9,965	5,457	0
	Corporates - Of Which: Specialised Lending	1,731	57	1,259	1,047	0	7	1,882	55	1,454	1,201	14
	Corporates - Of Which: SME	67	6	51	49	0	6	71	6	60	44	6
	Retail	13	0	13	2	0	0	14	0	14	2	0
	Retail - Secured on real estate property	13	0	13	2	0	0	14	0	14	2	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	13	0	13	2	0	0	14	0	14	2	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	6	0	6	21	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 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	3,997	139	2,426	1,525	0	34	4,355	78	2,598	1,907	0
	Corporates - Of Which: Specialised Lending	466	68	439	290	0	15	432	61	407	171	0
	Corporates - Of Which: SME	3	0	1	1	0	0	5	0	3	5	0
	Retail	37	2	37	6	0	1	40	2	40	7	0
	Retail - Secured on real estate property	37	2	37	6	0	1	40	2	40	7	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	37	2	37	6	0	1	40	2	40	7	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	3	0	3	13	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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(m EUR, %)									
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	6,485	58	3,855	2,023	0	52	5,996	44
	Corporates - Of Which: Specialised Lending	419	0	411	254	0	5	383	0
	Corporates - Of Which: SME	111	0	5	4	0	3	9	4
	Retail	8	0	8	1	0	0	8	1
	Retail - Secured on real estate property	8	0	8	1	0	0	8	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	8	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(m EUR, %)									
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	5,123	68	2,362	1,638	0	33	5,005	112
	Corporates - Of Which: Specialised Lending	52	45	47	4	0	15	52	47
	Corporates - Of Which: SME	20	1	12	11	0	1	21	15
	Retail	9	1	9	2	0	0	10	2
	Retail - Secured on real estate property	9	1	9	2	0	0	10	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	1	9	2	0	0	10	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(m EUR, %)									
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	4,419	150	3,734	2,504	58	114	4,394	96
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,606	52	1,399	914	43	57	1,654	49
	Retail	3,948	62	3,929	726	11	46	4,616	63
	Retail - Secured on real estate property	3,727	51	3,727	631	7	33	4,381	51
	Retail - Secured on real estate property - Of Which: SME	48	2	48	35	0	2	47	2
	Retail - Secured on real estate property - Of Which: non-SME	3,679	49	3,679	596	6	33	4,334	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	220	11	202	95	4	13	234	12
	Retail - Other Retail - Of Which: SME	220	11	202	95	4	13	234	12
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(m EUR, %)									
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	4,117	112	2,206	1,909	0	58	4,089	69
	Corporates - Of Which: Specialised Lending	313	36	310	537	0	17	261	0
	Corporates - Of Which: SME	15	0	6	2	0	0	11	4
	Retail	3	0	3	0	0	0	3	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)												
CROATIA	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	442	0	282	338	9	401	0	273	355	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	20	0	20	9	0	0
	Corporates - Of Which: SME	48	0	1	1	0	43	0	1	1	0	0
	Retail	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
	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	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
	Retail - Other Retail	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
	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 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)												
CHINA	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	1,625	5	500	252	3	1,446	0	562	244	0	1
	Corporates - Of Which: Specialised Lending	8	0	2	2	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18	0	6	2	0	19	0	7	2	0	0
	Retail	3	0	3	1	0	4	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	4	0	4	1	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	3	0	3	1	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	261	0	261	653	0	232	0	232	581	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 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)												
NETHERLANDS	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	5,591	83	3,099	2,812	24	3,297	83	2,043	1,977	0	27
	Corporates - Of Which: Specialised Lending	163	0	151	80	0	9	0	9	10	0	0
	Corporates - Of Which: SME	1	0	0	0	0	1	0	0	0	0	0
	Retail	9	0	9	1	0	10	0	10	2	0	0
	Retail - Secured on real estate property	9	0	9	1	0	10	0	10	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	9	0	9	1	0	10	0	10	2	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	Total	of which: Loans and advances	of which: Debt securities	Held for trading ¹	Designated at fair value through profit or loss ²		Available-for-sale ³	Loans and Receivables ⁴		Held-to-maturity investments	of which: Debt securities							
					of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	87,626.3	19,594.8	68,031.5	10,713.5	0.0	10,713.5	755.0	0.0	755.0	46,616.8	0.0	46,616.8	28,297.9	19,594.8	8,703.1	1,243.3	0.0	1,243.3
Austria	29.5	0.0	29.5															
Belgium	264.2	0.0	264.2															
Bulgaria	0.0	0.0	0.0															
Croatia	2,016.1	1,052.4	963.6															
Cyprus	0.0	0.0	0.0															
Czech Republic	23.2	23.2	0.0															
Denmark	13.8	0.0	13.8															
Estonia	0.0	0.0	0.0															
Finland	103.3	8.0	95.3															
France	5,199.2	14.7	5,184.5															
Germany	5,490.0	0.0	5,490.0															
Greece	0.6	0.0	0.6															
Hungary	718.5	194.2	524.2															
Ireland	205.0	0.0	205.0															
Italy	55,782.4	17,115.2	38,667.2															
Latvia	58.4	53.4	5.0															
Lithuania	48.0	0.0	48.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	531.2	0.0	531.2															
Poland	220.3	0.0	220.3															
Portugal	39.5	25.1	14.4															
Romania	155.1	11.3	143.8															
Slovakia	1,594.8	140.7	1,454.2															
Slovenia	410.4	209.2	201.2															
Spain	6,515.0	366.2	6,148.7															
Sweden	116.3	0.0	116.3															
United Kingdom	219.4	0.0	219.4															
Iceland	0.1	0.0	0.1															
Liechtenstein	0.0	0.0	0.0															
Norway	0.4	0.0	0.4															
Switzerland	0.0	0.0	0.0															
Australia	267.7	0.0	267.7															
Canada	375.8	0.0	375.8															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	775.1	0.0	775.1															
U.S.	2,610.7	0.5	2,610.2															
Other advanced economies non EEA	140.3	0.0	140.3															
Other Central and eastern Europe countries non EEA	1,128.8	131.0	997.8															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	275.8	0.0	275.8															
Africa	1,684.9	209.0	1,475.9															
Others	612.8	40.6	572.2															

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	101,638.4	18,806.4	82,832.0	9,620.3	0.0	9,620.3	635.7	0.0	635.7	62,266.1	0.0	62,266.1	27,874.6	18,806.4	9,068.2	1,241.8	0.0	1,241.8
Austria	61.3	0.0	61.3															
Belgium	1,828.3	0.0	1,828.3															
Bulgaria	0.0	0.0	0.0															
Croatia	1,924.1	1,019.3	904.8															
Cyprus	0.0	0.0	0.0															
Czech Republic	21.7	21.7	0.0															
Denmark	18.1	0.0	18.1															
Estonia	0.0	0.0	0.0															
Finland	90.1	7.0	83.1															
France	6,508.4	14.0	6,494.4															
Germany	4,705.0	0.0	4,705.0															
Greece	0.0	0.0	0.0															
Hungary	813.4	190.1	623.2															
Ireland	291.4	0.0	291.4															
Italy	59,265.7	16,135.1	43,130.7															
Latvia	58.1	53.0	5.1															
Lithuania	48.6	0.0	48.6															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	816.4	0.0	816.4															
Poland	94.0	0.0	94.0															
Portugal	30.6	25.1	5.5															
Romania	197.5	10.6	186.9															
Slovakia	1,061.1	134.3	926.8															
Slovenia	400.4	176.0	224.5															
Spain	12,651.5	344.0	12,307.5															
Sweden	0.4	0.0	0.4															
United Kingdom	102.8	0.0	102.8															
Taiwan	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.4	0.0	0.4															
Switzerland	0.0	0.0	0.0															
Australia	1.1	0.0	1.1															
Canada	385.2	0.0	385.2															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	764.3	0.0	764.3															
U.S.	4,988.6	0.0	4,988.6															
Other advanced economies non EEA	131.2	0.0	131.2															
Other Central and eastern Europe countries non EEA	1,483.8	159.9	1,323.9															
Middle East	13.7	0.0	13.7															
Latin America and the Caribbean	335.6	0.0	335.6															
Africa	1,812.6	405.1	1,407.5															
Others	732.9	111.4	621.5															

Notes:

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

Regions:

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

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

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

Latin America: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo SpA

	As of 31/12/2015							As of 30/06/2016							
	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		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
Of which: defaulted							Of which: defaulted								
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	68,924	2,507	99	99	41	42	0	86,180	54	101	101	50	40	0	
Central banks	109	0	0	0	0	0	0	103	0	0	0	0	0	0	
General governments	57,323	2,160	30	30	3	2	0	73,218	54	32	32	5	2	0	
Credit institutions	2,749	247	0	0	-1	0	0	2,623	0	0	0	9	0	0	
Other financial corporations	6,779	75	12	12	32	11	0	8,327	0	12	12	33	10	0	
Non-financial corporations	1,964	24	57	57	7	29	0	1,909	0	57	57	4	29	0	
Loans and advances (including at amortised cost and fair value)	409,722	5,375	63,311	63,311	2,042	30,056	25,399	420,107	4,697	61,516	61,516	1,983	29,010	22,833	
Central banks	13,938	0	0	0	2	0	0	13,938	0	0	0	1	0	0	
General governments	19,731	437	388	388	37	100	12	18,963	303	458	458	41	116	8	
Credit institutions	25,292	504	15	15	47	12	3	26,991	500	9	9	52	7	1	
Other financial corporations	42,453	31	1,476	1,476	125	674	521	48,578	162	1,356	1,356	129	551	504	
Non-financial corporations	193,878	2,576	49,117	49,117	1,395	23,283	19,883	196,252	2,447	48,065	48,065	1,348	22,831	17,447	
of which: small and medium-sized enterprises at amortised cost	92,356	1,217	30,985	30,985	758	15,946	12,852	91,351	959	30,900	30,900	706	15,912	11,590	
Households	114,431	1,827	12,315	12,315	437	5,987	4,980	115,386	1,285	11,628	11,628	413	5,505	4,873	
DEBT INSTRUMENTS other than HFT	478,646	7,882	63,410	63,410	2,083	30,097	25,399	506,287	4,751	61,617	61,617	2,034	29,050	22,833	
OFF-BALANCE SHEET EXPOSURES	307,932		3,149	3,149	235	223	912	314,414		2,856	2,856	229	163	793	

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

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

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

2016 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo SpA

	As of 31/12/2015					As of 30/06/2016				
	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		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, %)										
Debt securities (including at amortised cost and fair value)	227	28	3	0	0	146	27	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	145	27	0	0	0	131	27	1	0	0
Credit institutions	33	0	0	0	0	0	0	0	0	0
Other financial corporations	17	1	0	0	0	0	0	0	0	0
Non-financial corporations	31	0	2	0	0	15	0	0	0	0
Loans and advances (including at amortised cost and fair value)	18,980	11,063	3,347	3,152	10,974	19,350	11,844	3,599	3,398	9,707
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	166	56	9	9	3	148	68	7	7	3
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,111	599	202	187	488	1,183	617	189	168	569
Non-financial corporations	15,459	9,482	2,932	2,773	8,904	15,696	10,128	3,130	2,970	7,550
of which: small and medium-sized enterprises at amortised cost	6,998	3,695	1,092	1,010	5,090	7,226	4,207	1,269	1,184	4,106
Households	2,245	927	203	183	1,579	2,323	1,031	274	253	1,585
DEBT INSTRUMENTS other than HFT	19,207	11,091	3,349	3,153	10,974	19,496	11,870	3,600	3,398	9,707
Loan commitments given	762	559	1	0	138	732	474	1	1	96

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

Fine Comunicato n.0033-158

Numero di Pagine: 18