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Oggetto : INTESA SANPAOLO: 2017 EU-WIDE
TRANSPARENCY EXERCISE

Testo del comunicato

Vedi allegato.

PRESS RELEASE

INTESA SANPAOLO: 2017 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 24 November 2017 – Intesa Sanpaolo notes the announcements made today by the European Banking Authority and the European Central Bank regarding the information of the 2017 EU-wide Transparency Exercise and fulfilment of the EBA Board of Supervisors' decision.

Background 2017 EU-wide Transparency Exercise

At its meeting in May 2017, the EBA Board of Supervisors approved the package for the 2017 EU-wide Transparency Exercise, which since 2016 is performed on an annual basis and published along with the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on 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.

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2017 EU-wide Transparency Exercise

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

The acquisition of selected assets and liabilities of Veneto Banca S.p.A. and BP di Vicenza S.p.A has been captured in the regulatory reporting of June 2017.

2017 EU-wide Transparency Exercise

Capital

Intesa Sanpaolo SpA

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	48,274	51,537	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	35,926	37,708	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	35,498	34,164	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,512	14,455	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,854	-1,838	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	44	46	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,056	814	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,005	-6,934	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-155	-524	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-23	-254	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	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 (r440,d10)	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	-115	-200	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(A) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-115	-200	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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	-1,748	-2,350	C 01.00 (r500,d10)	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	-768	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-389	-380	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	1,105	1,477	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	46	28	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,059	1,449	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,533	5,376	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,612	4,615	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	921	762	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	39,459	43,084	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,815	8,453	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,505	7,914	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	87	189	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	223	350	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	283,918	301,702	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-285	1,287	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.65%	12.50%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.90%	14.28%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.00%	17.08%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	34,821	36,231	[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)	12.25%	12.06%	[B.1]/[B-B.1]	-

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

2017 EU-wide Transparency Exercise

Leverage ratio

Intesa Sanpaolo SpA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	39,459	43,084	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	37,433	40,846	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	626,077	672,347	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	625,477	671,901	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.3%	6.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	6.1%	C 47.00 (r330,c010)	

2017 EU-wide Transparency Exercise

Risk exposure amounts

Intesa Sanpaolo SpA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	243,979	260,502
Risk exposure amount for securitisation and re-securitisations in the banking book	4,324	3,970
Risk exposure amount for contributions to the default fund of a CCP	1,667	1,370
Risk exposure amount Other credit risk	237,989	255,163
Risk exposure amount for position, foreign exchange and commodities (Market risk)	19,198	19,249
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	491	560
Risk exposure amount for Credit Valuation Adjustment	1,039	1,085
Risk exposure amount for operational risk	19,544	20,724
Other risk exposure amounts	157	142
Total Risk Exposure Amount	283,918	301,702

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

2017 EU-wide Transparency Exercise

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Intesa Sanpaolo SpA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	14,033	6,571
Of which debt securities income	1,191	531
Of which loans and advances income	9,094	4,357
Interest expenses	7,380	3,287
(Of which deposits expenses)	926	396
(Of which debt securities issued expenses)	3,129	1,312
(Expenses on share capital repayable on demand)	0	0
Dividend income	174	59
Net Fee and commission income	7,396	3,812
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	877	260
Gains or (-) losses on financial assets and liabilities held for trading, net	-110	1,032
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	17	1
Gains or (-) losses from hedge accounting, net	-33	-3
Exchange differences [gain or (-) loss], net	678	-742
Net other operating income /(expenses)	448	5,163
TOTAL OPERATING INCOME, NET	16,098	12,865
(Administrative expenses)	9,349	4,398
(Depreciation)	874	385
(Provisions or (-) reversal of provisions)	190	1,982
(Commitments and guarantees given)	-53	31
(Other provisions)	243	1,951
Of which pending legal issues and tax litigation ¹	95	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,281	1,550
(Loans and receivables)	3,026	1,091
(Held to maturity investments, AFS assets and financial assets measured at cost)	255	459
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	116	10
(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	592	620
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	2,879	5,160
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,157	5,256
Profit or (-) loss after tax from discontinued operations	990	0
PROFIT OR (-) LOSS FOR THE YEAR	3,147	5,256
Of which attributable to owners of the parent	3,111	5,238

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

2017 EU-wide Transparency Exercise

Market Risk

Intesa Sanpaolo SpA

	SA		IM										IM										
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017										
	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			
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	701	1,264	313	94	839	233							302	90	936	244							
Of which: General risk	153	500	98	39	237	73							136	36	354	65							
Of which: Specific risk	549	762	214	55	602	160							166	54	582	179							
Equities	86	52	57	43	104	69							65	24	149	69							
Of which: General risk	34	19	0	0	0	0							0	0	0	0							
Of which: Specific risk	52	33	57	43	104	69							65	24	149	69							
Foreign exchange risk	525	649	0	0	0	0							0	0	0	0							
Commodities risk	0	0	35	10	32	10							31	1	29	8							
Total	1,312	1,965	289	93	703	201	413	371	0	0	0	17,570	271	75	742	245	337	237	0	0	0	16,879	

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	126,499	130,508	17,288		143,029	151,424	20,224	
	Regional governments or local authorities	15,096	12,215	2,677		1,380	1,331	455	
	Public sector entities	7,993	4,103	3,176		1,805	865	788	
	Multilateral Development Banks	2,396	2,233	0		2,095	1,957	0	
	International Organisations	184	184	0		126	126	0	
	Institutions	75,783	35,473	16,430		27,374	19,744	6,424	
	Corporates	44,728	31,298	29,382		51,743	34,985	33,444	
	of which: SME	9,168	5,743	5,471		13,369	9,186	8,818	
	Retail	31,345	24,580	17,995		43,508	30,490	21,856	
	of which: SME	2,994	2,421	1,398		10,867	5,334	3,865	
	Secured by mortgages on immovable property	4,409	4,349	1,662		15,172	13,484	5,065	
	of which: SME	1,186	1,169	437		2,677	2,437	953	
	Exposures in default	9,210	4,119	4,725	4,846	8,020	3,604	4,058	4,315
	Items associated with particularly high risk	139	100	151		183	149	223	
	Covered bonds	862	862	165		539	539	124	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
	Collective investments undertakings (CIU)	2,931	2,310	2,262		3,066	2,306	2,227	
Equity	6,582	6,579	11,010		6,459	6,178	10,850		
Securitisation	3,631	3,615	3,542		3,250	3,223	3,366		
Other exposures	11,620	11,594	7,411		11,907	14,034	7,727		
Standardised Total²	343,409	274,122	117,875	5,708	319,658	284,440	116,830	5,358	

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 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ITALY	Central governments or central banks	81,291	85,349	12,050		98,046	106,190	13,995	
	Regional governments or local authorities	14,053	11,050	2,244		396	247	49	
	Public sector entities	6,849	3,676	2,819		567	464	447	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,702	10,949	3,304		12,566	10,048	3,530	
	Corporates	13,300	9,005	8,851		27,073	15,999	15,503	
	of which: SME	6,262	3,387	3,242		10,542	6,846	6,588	
	Retail	25,132	19,267	14,142		36,915	24,834	17,809	
	of which: SME	2,163	1,733	992		10,015	4,615	2,644	
	Secured by mortgages on immovable property	2,518	2,495	999		13,115	11,456	4,345	
	of which: SME	1,079	1,067	398		2,577	2,341	919	
	Exposures in default	6,589	2,990	3,453	3,394	5,686	2,584	2,924	3,050
	Items associated with particularly high risk	41	41	62		68	68	101	
	Covered bonds	258	258	46		44	44	4	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
	Collective investments undertakings (CIU)	2,441	1,902	1,914		2,563	1,891	1,882	
Equity	6,044	6,042	10,215		5,596	5,596	9,911		
Securitisation									
Other exposures	9,908	9,908	6,447		9,844	10,046	6,249		
Standardised Total²	319,658	274,122	117,875	3,672	319,658	284,440	116,830	5,358	

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 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	8,867	8,397	89		6,871	6,672	88	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5	5	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,991	1,202	585		608	590	307	
	Corporates	1,808	1,045	924		348	310	249	
	of which: SME	5	4	4		9	7	7	
	Retail	3	2	1		12	11	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	0	0	9	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	10	10	10		10	10	10		
Securitisation									
Other exposures	16	16	16		238	239	10		
Standardised Total²	319,658	274,122	117,875	30	319,658	284,440	116,830	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 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	829	90	0		822	1,250	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	7,841	5,571	896		8,301	4,436	518	
	Corporates	1,718	1,391	1,120		1,263	1,031	872	
	of which: SME	23	6	6		23	6	6	
	Retail	6	4	3		9	6	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	26	26	26		28	28	28	
Equity	4	4	4		8	8	8		
Securitisation									
Other exposures	1	1	1		2	1,864	1		
Standardised Total²	319,658	274,122	117,875	12	319,658	284,440	116,830	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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	8,328	8,328	100		11,607	11,607	101	
	Regional governments or local authorities	286	286	57		168	168	34	
	Public sector entities	41	41	35		37	37	31	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,265	696	434		410	403	363	
	Corporates	283	261	277		248	237	229	
	of which: SME	5	4	4		4	3	3	
	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		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	10	10	2		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	108	108	108	8	100	100	100	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 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	9,454	9,609	0		5,846	5,991	0	
	Regional governments or local authorities	85	85	17		140	140	28	
	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	2,016	1,366	592		1,124	1,054	148	
	Corporates	1,249	1,175	475		864	732	371	
	of which: SME	9	5	5		5	3	3	
	Retail	3	2	1		3	2	2	
	of which: SME	1	0	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	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	17	17	2		20	20	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	7	0	3	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 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SLOVAKIA	Central governments or central banks	1,033	1,033	189		682	682	168	
	Regional governments or local authorities	126	121	24		143	129	26	
	Public sector entities	9	8	8		11	10	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	167	147	64		115	114	45	
	Corporates	655	594	594		677	618	618	
	of which: SME	14	7	7		0	0	0	
	Retail	2,427	2,059	1,544		2,322	2,004	1,503	
	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	230	68	69	161	227	69	70	157
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	249	249	160	239	264	264	158	232	

⁽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 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FRANCE	Central governments or central banks	3,466	3,604	1		3,703	3,776	0	
	Regional governments or local authorities	119	119	24		115	115	23	
	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	4,496	1,835	777		783	600	133	
	Corporates	905	389	329		535	380	314	
	of which: SME	29	0	0		31	1	1	
	Retail	2	2	1		4	2	2	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		2	2	1	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	2	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	127	127	13		156	156	18	
	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	6	6	15		5	5	13		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	8	0	70	0	2	

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

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
CROATIA	Central governments or central banks	2,825	3,592	67		2,620	3,426	63	
	Regional governments or local authorities	135	150	127		133	152	121	
	Public sector entities	688	67	16		739	55	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	169	75	45		95	74	35	
	Corporates	5,919	4,816	4,802		6,159	4,987	4,973	
	of which: SME	1,295	1,098	1,098		1,324	1,128	1,128	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	695	601	242		749	745	261	
	of which: SME	8	7	3		8	7	3	
	Exposures in default	652	283	302	352	806	374	408	400
	Items associated with particularly high risk	4	4	6		3	3	4	
	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)	12	12	12		11	11	11		
Equity	2	2	2		24	24	58		
Securitisation									
Other exposures	388	371	166		446	443	196		
Standardised Total²				453				481	

⁽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 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	598	598	0		2	2	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	862	491	173		337	310	133	
	Corporates	4,049	2,551	2,369		2,555	1,918	1,818	
	of which: SME	0	0	0		1	0	0	
	Retail	0	0	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	55	55	6		11	11	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				2	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
TURKEY	Central governments or central banks	282	268	134		372	359	359	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	220	154	154		218	150	150	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,336	1,703	1,278		1	1	0	
	Corporates	98	26	26		146	14	14	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				15				2	

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

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	321,417	40,746	196,734	103,975	37	19,375	325,094	30,163	207,759	105,872	7,738	18,696
	Corporates - Of Which: Specialised Lending	17,390	3,078	15,005	10,185	0	1,340	16,021	2,816	13,977	9,704	627	1,255
	Corporates - Of Which: SME	88,605	24,281	65,026	24,953	25	12,711	88,175	23,218	65,622	29,900	4,791	12,176
	Retail	99,940	11,379	93,104	13,867	19	5,717	102,556	10,658	95,957	13,805	35	5,250
	Retail - Secured on real estate property	78,743	5,969	78,599	11,464	7	1,989	81,778	5,725	81,601	11,315	28	1,933
	Retail - Secured on real estate property - Of Which: SME	5,916	1,735	5,880	756	1	615	5,857	1,688	5,823	751	0	619
	Retail - Secured on real estate property - Of Which: non-SME	72,827	4,234	72,719	10,709	7	1,373	75,920	4,037	75,779	10,564	28	1,315
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21,197	5,410	14,504	2,403	12	3,729	20,778	4,933	14,355	2,491	7	3,317
	Retail - Other Retail - Of Which: SME	21,197	5,410	14,504	2,403	12	3,729	20,778	4,933	14,355	2,491	7	3,317
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1,868	0	1,868	5,813	0	1,919	160	1,919	6,443	1	0	0
	Securitisation	5,474	0	5,474	781	0	1	4,600	0	4,287	604	0	0
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 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	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	232,537	39,496	150,446	70,811	0	18,630	235,015	37,033	157,094	74,155	7,529	17,940
	Corporates - Of Which: Specialised Lending	11,125	2,672	9,630	5,954	0	1,122	10,120	2,476	8,851	5,669	547	1,042
	Corporates - Of Which: SME	86,365	24,207	63,142	23,625	0	12,637	85,695	23,093	63,507	28,474	4,777	12,063
	Retail	94,641	11,303	87,821	12,880	0	5,667	96,508	10,589	89,926	12,934	0	5,207
	Retail - Secured on real estate property	73,677	5,907	73,535	10,587	0	1,953	75,560	5,667	75,786	10,551	0	1,903
	Retail - Secured on real estate property - Of Which: SME	5,868	1,734	5,833	723	0	614	5,795	1,687	5,762	708	0	617
	Retail - Secured on real estate property - Of Which: non-SME	67,810	4,173	67,702	9,865	0	1,339	70,165	3,980	70,024	9,843	0	1,285
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20,964	5,396	14,286	2,293	0	3,714	20,549	4,922	14,140	2,383	0	3,304
	Retail - Other Retail - Of Which: SME	20,964	5,396	14,286	2,293	0	3,714	20,549	4,922	14,140	2,383	0	3,304
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1,449	0	1,449	4,680	0	1,447	160	1,447	4,882	1	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 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	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	2,394	0	607	335	0	
	Corporates	23,705	103	9,522	5,658	0	57	22,194	48	8,945	4,400	10	
	Corporates - Of Which: Specialised Lending	1,666	58	1,329	1,233	0	24	1,286	8	1,038	1,001	2	
	Corporates - Of Which: SME	73	6	64	92	0	6	24	6	11	5	1	
	Retail	15	0	15	2	0	15	0	15	15	2	0	
	Retail - Secured on real estate property	15	0	15	2	0	15	0	15	15	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	15	0	15	2	0	15	0	15	15	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	30	0	30	110	0	33	0	33	122	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 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	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	3,817	0	1,981	521	0	
	Corporates	9,563	61	4,357	3,987	0	29	10,148	1	8,114	5,428	0	
	Corporates - Of Which: Specialised Lending	292	57	285	101	0	13	172	0	160	74	0	
	Corporates - Of Which: SME	9	0	3	5	0	0	9	0	4	5	0	
	Retail	47	2	47	8	0	1	60	3	56	10	1	
	Retail - Secured on real estate property	47	2	47	8	0	1	60	3	56	10	1	
	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	47	2	47	8	0	1	60	3	56	10	1	
	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												
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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SPA

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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				
SPAIN	(m EUR, %)												
	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	4,329	122	2,266	1,650	51	4,639	87	2,554	1,635	21	31	
	Corporates - Of Which: Specialised Lending	146	54	145	139	0	11	228	51	182	169	12	15
	Corporates - Of Which: SME	7	0	3	1	0	0	6	0	2	1	0	0
	Retail	3	0	3	1	0	5	0	5	1	0	0	
	Retail - Secured on real estate property	3	0	3	1	0	0	5	0	2	1	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	3	0	3	1	0	0	5	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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				
GERMANY	(m EUR, %)												
	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	7,096	101	3,455	1,893	56	1,542	104	3,552	1,741	24	58	
	Corporates - Of Which: Specialised Lending	97	45	72	16	0	20	79	45	57	26	10	
	Corporates - Of Which: SME	23	1	16	12	0	1	24	5	19	16	1	
	Retail	12	1	12	2	0	13	1	13	2	2	0	0
	Retail - Secured on real estate property	12	1	12	2	0	12	1	12	2	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	12	1	12	2	0	12	1	12	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).

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		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			
SLOVAKIA	(m EUR, %)											
	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	4,520	97	3,808	2,737	37	108	4,629	86	3,838	2,715	16
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,772	47	1,535	1,056	25	57	1,850	49	1,517	1,082	7
	Retail	5,040	61	5,025	946	19	46	5,753	55	5,741	827	34
	Retail - Secured on real estate property	4,808	48	4,807	836	7	32	5,524	44	5,527	720	27
	Retail - Secured on real estate property - Of Which: SME	48	1	48	33	1	2	62	1	61	43	0
	Retail - Secured on real estate property - Of Which: non-SME	4,760	47	4,760	803	7	31	5,462	43	5,467	677	27
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	233	13	217	110	12	14	228	11	214	107	7
	Retail - Other Retail - Of Which: SME	233	13	217	110	12	14	228	11	214	107	7
	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 31/12/2016					As of 30/06/2017					
		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			
FRANCE	(m EUR, %)											
	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	5,938	39	3,461	2,455	0	47	5,391	27	3,024	1,981	6
	Corporates - Of Which: Specialised Lending	374	0	363	172	0	6	342	0	332	161	0
	Corporates - Of Which: SME	5	0	2	1	0	0	7	0	2	2	0
	Retail	10	1	10	1	0	11	1	11	2	0	0
	Retail - Secured on real estate property	10	1	10	1	0	11	1	11	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	10	1	10	1	0	11	1	11	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	119	0	119	345	0	90	0	90	516	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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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	
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	326	0	179	301	6	300	0	171	281	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	38	0	0	1	0	33	0	1	1	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	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 31/12/2016					As of 30/06/2017				
		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	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	853	0	186	86	
	Corporates	4,052	83	2,807	2,586	26	5,263	85	3,307	2,191	
	Corporates - Of Which: Specialised Lending	7	0	7	10	0	4	0	4	0	
	Corporates - Of Which: SME	0	0	0	0	0	1	0	0	0	
	Retail	10	0	10	2	0	12	0	12	2	
	Retail - Secured on real estate property	10	0	10	2	0	12	0	12	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	10	0	10	2	0	12	0	12	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	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 31/12/2016					As of 30/06/2017				
		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	
TURKEY	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	4,975	0	1,469	1,687	
	Corporates	1,951	0	1,296	786	10	1,887	1	1,362	621	
	Corporates - Of Which: Specialised Lending	234	0	151	83	0	252	0	182	128	
	Corporates - Of Which: SME	2	0	1	0	0	4	1	2	1	
	Retail	1	0	1	0	0	0	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)

Country / Region	As of 31/12/2016																	
	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	92,716.9	17,626.1	75,090.8	7,179.2	0.0	7,179.2	726.1	0.0	726.1	57,395.8	0.0	57,395.8	26,174.9	17,626.1	8,548.8	1,241.1	0.0	1,241.1
Austria	12.8	0.0	12.8															
Belgium	613.7	0.0	613.7															
Bulgaria	0.0	0.0	0.0															
Croatia	2,150.4	1,102.8	1,047.6															
Cyprus	0.0	0.0	0.0															
Czech Republic	9.3	9.3	0.0															
Denmark	19.0	0.0	19.0															
Estonia	0.0	0.0	0.0															
Finland	88.8	6.0	82.8															
France	3,763.4	6.4	3,757.0															
Germany	10,401.0	0.0	10,401.0															
Greece	0.0	0.0	0.0															
Hungary	832.7	27.3	810.4															
Ireland	78.5	0.0	78.5															
Italy	53,811.5	15,099.0	38,712.5															
Latvia	70.7	49.9	20.9															
Lithuania	63.5	0.0	63.5															
Luxembourg	162.2	0.0	162.2															
Malta	0.0	0.0	0.0															
Netherlands	553.0	0.0	553.0															
Poland	151.3	0.0	151.3															
Portugal	45.1	25.1	20.1															
Romania	166.0	10.0	156.0															
Slovakia	1,090.4	122.7	972.7															
Slovenia	459.0	242.3	221.7															
Spain	8,836.6	284.6	8,552.0															
Sweden	0.0	0.0	0.0															
United Kingdom	90.2	0.0	90.2															
Iceland	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	158.8	0.0	158.8															
Canada	673.9	0.0	673.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	583.1	0.0	583.1															
U.S.	4,143.7	0.0	4,143.7															
Other advanced economies non EEA	106.6	0.0	106.6															
Other Central and eastern Europe countries non EEA	1,513.3	202.5	1,310.8															
Middle East	32.7	0.0	32.7															
Latin America and the Caribbean	288.8	0.0	288.8															
Africa	1,085.8	322.6	763.3															
Others	735.3	110.8	624.5															

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, Dillibout, 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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)

Country / Region	As of 30/06/2017																	
	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	92,385.0	16,384.7	76,000.3	9,405.5	0.0	9,405.5	672.6	0.0	672.6	55,725.7	0.0	55,725.7	24,370.2	16,384.7	7,885.5	2,211.2	0.0	2,211.2
Austria	193.2	0.0	193.2															
Belgium	354.0	0.0	354.0															
Bulgaria	0.0	0.0	0.0															
Croatia	2,355.7	1,245.8	1,110.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	85.5	0.0	85.5															
France	4,479.7	6.1	4,473.6															
Germany	7,681.2	0.0	7,681.2															
Greece	0.1	0.0	0.1															
Hungary	930.7	24.2	906.5															
Ireland	194.8	0.0	194.8															
Italy	52,625.4	13,956.3	38,669.1															
Latvia	58.3	47.0	11.3															
Lithuania	47.7	0.0	47.7															
Luxembourg	126.3	0.0	126.3															
Malta	0.0	0.0	0.0															
Netherlands	226.6	0.0	226.6															
Poland	70.9	0.0	70.9															
Portugal	63.1	25.0	38.1															
Romania	92.7	10.0	82.7															
Slovakia	751.5	122.3	629.2															
Slovenia	376.8	186.7	190.1															
Spain	11,942.6	118.4	11,824.2															
Sweden	2.7	0.0	2.7															
United Kingdom	88.1	0.0	88.1															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	117.1	0.0	117.1															
Canada	779.0	0.0	779.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	456.9	0.0	456.9															
U.S.	4,670.2	0.0	4,670.2															
Other advanced economies non EEA	143.7	0.0	143.7															
Other Central and eastern Europe countries non EEA	1,649.0	187.6	1,461.5															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	318.3	0.0	318.3															
Africa	1,044.9	281.8	763.2															
Others	458.2	173.6	284.6															

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, Dillibouti, 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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo SpA

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	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			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)	81,864	5	102	102	42	57	0	81,379	0	98	98	86	53	0
Central banks	101	0	0	0	0	0	0	76	0	0	0	0	0	0
General governments	67,917	5	29	29	4	2	0	66,601	0	31	31	4	2	0
Credit institutions	3,109	0	0	0	4	0	0	4,451	0	0	0	46	0	0
Other financial corporations	8,677	0	17	17	27	15	0	8,173	0	12	12	29	11	0
Non-financial corporations	2,060	0	56	56	6	40	0	2,078	0	56	56	7	40	0
Loans and advances (including at amortised cost and fair value)	439,236	3,978	58,314	58,314	1,635	28,377	22,988	490,372	3,561	54,823	54,823	1,751	26,842	22,055
Central banks	32,953	0	0	0	2	0	0	44,670	0	0	0	2	0	0
General governments	17,777	294	445	445	33	118	14	16,518	247	389	389	36	98	5
Credit institutions	24,506	362	6	6	50	6	0	35,303	512	5	5	46	4	0
Other financial corporations	53,376	145	1,195	1,195	119	513	469	52,428	202	1,105	1,105	124	462	477
Non-financial corporations	192,166	1,854	45,485	45,485	1,054	22,333	17,838	207,728	1,332	42,848	42,848	1,129	21,196	17,118
of which: small and medium-sized enterprises at amortised cost	89,296	792	29,935	29,935	569	15,702	12,271	97,126	798	28,621	28,621	616	15,001	12,004
Households	118,459	1,323	11,184	11,184	377	5,407	4,667	133,724	1,268	10,475	10,475	415	5,082	4,455
DEBT INSTRUMENTS other than HFT	521,100	3,982	58,416	58,416	1,677	28,434	22,988	571,751	3,561	54,920	54,920	1,837	26,895	22,055
OFF-BALANCE SHEET EXPOSURES	310,745		2,969	2,969	219	165	1,019	307,005		2,688	2,688	210	217	780

⁽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)

2017 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo SpA

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	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)	125	26	1	0	0	118	23	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	109	26	0	0	0	103	23	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	16	0	1	0	0	15	0	1	0	0
Loans and advances (including at amortised cost and fair value)	19,965	11,929	3,730	3,546	11,357	20,413	11,778	3,948	3,745	12,504
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	271	101	21	20	2	185	91	32	30	2
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,259	570	182	156	608	987	565	174	167	567
Non-financial corporations	15,924	10,080	3,202	3,065	9,000	16,372	9,930	3,442	3,270	9,827
of which: small and medium-sized enterprises at amortised cost	7,616	4,722	1,547	1,488	5,244	8,664	4,866	1,716	1,625	6,204
Households	2,512	1,178	325	306	1,747	2,869	1,192	300	278	2,108
DEBT INSTRUMENTS other than HFT	20,090	11,955	3,731	3,546	11,357	20,531	11,801	3,949	3,745	12,504
Loan commitments given	968	675	1	1	246	880	346	1	1	90

⁽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

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