



Country by Country Report

pursuant to Art. 89 of Directive 2013/36/EU
of European Parliament and of the Council
(CRD IV)

As at 31 December 2019

COUNTRY-BY-COUNTRY REPORT - DATA AS AT 31/12/2019

pursuant to Art. 89 of Directive 2013/36/EU of European parliament and the Council (CRD IV)

COUNTRY	BUSINESS	TURNOVER (figures in thousands of euro)	FULL TIME EQUIVALENT EMPLOYEES	INCOME OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS (figures in thousands of euro)	TAX ON INCOME OR LOSS (figures in thousands of euro)
ALBANIA					
	BANK	39,992	663	16,425	- 2,614
BOSNIA AND HERCEGOVINA					
	BANK	48,421	552	19,435	- 2,101
BRAZIL					
	BANK	9,905	36	2,969	- 427
CAYMAN ISLANDS					
	BANK	1,664	10	- 1,247	-
CHINA					
	BANK	57,089	115	19,409	2,019
	FINANCIAL	395	37	- 7,870	-
CROATIA					
	BANK	545,165	3,655	290,648	- 36,203
	NON FINANCIAL	1,337	21	3,156	- 570
	FINANCIAL	84,780	297	32,447	- 5,921
CZECH REPUBLIC					
	BANK	9,101	-	11,321	- 2,172
EGYPT					
	BANK	358,895	4,494	231,156	- 61,027
FRANCE					
	BANK	30,955	33	22,635	- 5,559
	FINANCIAL	32,492	4	30,599	- 10,091
GERMANY					
	BANK	17,192	36	10,188	- 1,377
HUNGARY					
	BANK	180,280	2,331	58,524	- 15,557
	NON FINANCIAL	2,158	-	6,443	- 688
	FINANCIAL	10,361	17	864	- 917
IRELAND					
	BANK	27,032	28	14,836	- 1,865
	INSURANCE	734,221	81	148,112	- 19,489
	FINANCIAL	314,306	66	266,274	- 36,415
ITALY					
	BANK	14,925,418	60,569	5,011,564	- 858,536
	NON FINANCIAL	- 99,921	235	- 104,994	27,916
	INSURANCE	3,610,883	781	811,740	- 222,267
	FINANCIAL	1,005,673	643	705,797	- 137,589
JAPAN					
	BANK	8,165	15	5,493	- 1,744
LUXEMBOURG					
	BANK	202,205	214	131,500	- 13,448
	NON FINANCIAL	- 1,199	40	2,381	- 9
	FINANCIAL	747,766	76	721,868	- 100,361

COUNTRY	BUSINESS	TURNOVER (figures in thousands of euro)	FULL TIME EQUIVALENT EMPLOYEES	INCOME OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	TAX ON INCOME OR LOSS (figures in thousands of euro)
MOLDOVA	BANK	9,361	358	3,008	- 765
POLAND	BANK	10,399	13	8,481	- 1,641
QATAR	BANK	- 11	4	7	- 7
ROMANIA	BANK	47,588	533	13,639	- 2,084
RUSSIA	BANK	56,123	1,111	7,369	- 1,462
SERBIA	BANK	260,094	3,064	118,224	- 13,647
	FINANCIAL	3,329	45	1,996	- 345
SINGAPORE	BANK	10,382	26	7,496	- 365
SLOVAKIA	BANK	442,021	4,139	135,588	- 30,647
	FINANCIAL	24,678	24	10,016	- 1,809
SLOVENIA	BANK	74,062	673	25,546	- 4,560
SPAIN	BANK	20,639	21	19,267	- 4,921
SWITZERLAND	BANK	22,139	-	- 27,020	- 50
TURKEY	BANK	69,342	23	64,497	- 14,272
U.S.A.	BANK	145,994	126	74,679	- 13,500
	FINANCIAL	28,198	46	7,310	- 1,374
UKRAINE	BANK	17,525	872	- 3,924	45
UNITED ARAB EMIRATES	BANK	45,443	43	36,882	- 293
UNITED KINGDOM	BANK	158,430	355	102,555	- 20,027
	FINANCIAL	5,962	15	1,595	- 303
Total Intesa Sanpaolo Group companies		24,356,430	86,539	9,068,882	- 1,619,040
Consolidation adjustments		3,872,321		3,396,627	- 55,069
Intesa Sanpaolo Group consolidated		20,484,109	86,539	5,672,255	- 1,563,971

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Intesa Sanpaolo Group companies by country and business

COUNTRY	COMPANY	BUSINESS
ALBANIA	- INTESA SANPAOLO BANK ALBANIA SH.A.	BANK
BOSNIA AND HERCEGOVINA	- INTESA SANPAOLO BANKA D.D. BOSNA I HERCEGOVINA	BANK
BRAZIL	- INTESA SANPAOLO BRASIL S.A. - BANCO MULTIPLO	BANK
CAYMAN ISLANDS	- MORVAL BANK & TRUST CAYMAN LTD	BANK
CHINA	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Hong Kong	BANK
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Shangai	BANK
	- QINGDAO YICAI FUND DISTRIBUTION CO. LTD.	FINANCIAL
CROATIA	- PBZ CARD D.O.O.	FINANCIAL
	- PBZ INVEST D.O.O.	FINANCIAL
	- PBZ LEASING D.O.O.	FINANCIAL
	- PBZ NEKRETNINE D.O.O.	NON FINANCIAL
	- PBZ STAMBENA STEDIONICA DD	BANK
	- PRIVREDNA BANKA ZAGREB DD	BANK
CZECH REPUBLIC	- VSEOBECNA UVEROVA BANKA A.S.	BANK
EGYPT	- BANK OF ALEXANDRIA	BANK
FRANCE	- FINANCIERE FIDEURAM SA	FINANCIAL
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Parigi	BANK
GERMANY	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Francoforte	BANK
HUNGARY	- CIB BANK LTD	BANK
	- CIB LEASING LTD.	FINANCIAL
	- RECOVERY PROPERTY UTILISATION AND SERVICES ZRT.	NON FINANCIAL
	- CIB FACTOR FINANCIAL SERVICES LTD UNDER VOLUNTARY LIQUIDATION	FINANCIAL
	- CIB INSURANCE BROKER LTD	NON FINANCIAL
	- CIB INVESTMENT FUND MANAGEMENT LTD	FINANCIAL
	- CIB RENT OPERATIVE LEASING LTD	FINANCIAL
IRELAND	- DUOMO FUNDING PLC	FINANCIAL
	- FIDEURAM ASSET MANAGEMENT (IRELAND) DAC	FINANCIAL
	- INTESA SANPAOLO BANK IRELAND PLC	BANK
	- INTESA SANPAOLO LIFE DESIGNATED ACTIVITY COMPANY	INSURANCE
ITALY	- BANCA 5 S.P.A.	BANK
	- BANCA IMI SPA	BANK
	- EPSILON SGR S.P.A.	FINANCIAL
	- EURIZON CAPITAL SGR SPA	FINANCIAL
	- FIDEURAM - INTESA SANPAOLO PRIVATE BANKING SPA	BANK
	- FIDEURAM VITA SPA	INSURANCE
	- IN.FRA - INVESTIRE NELLE INFRASTRUTTURE S.R.L.	NON FINANCIAL
	- INIZIATIVE LOGISTICHE S.r.l.	NON FINANCIAL
	- INTESA SANPAOLO ASSICURA SPA	INSURANCE
	- INTESA SANPAOLO PRIVATE BANKING SPA	BANK
	- INTESA SANPAOLO PROVVIS S.P.A.	FINANCIAL
	- INTESA SANPAOLO RE.O.CO. S.P.A.	NON FINANCIAL
	- INTESA SANPAOLO S.P.A.	BANK
	- INTESA SANPAOLO SMART CARE S.R.L.	NON FINANCIAL
	- INTESA SANPAOLO VITA SPA	INSURANCE
	- ISP CB PUBBLICO S.R.L.	FINANCIAL
	- NEVA FINVENTURES S.P.A.	FINANCIAL
	- RISANAMENTO SPA	NON FINANCIAL
	- SANPAOLO INVEST SOCIETA' D'INTERMEDIAZIONE MOBILIARE S.P.A.	FINANCIAL
	- SOCIETA' ITALIANA DI REVISIONE E FIDUCIARIA S.I.RE.F. S.p.A.	FINANCIAL
	- COMPAGNIA ITALIANA FINANZIARIA SRL - IN FORMA ABBREVIATA CIF	NON FINANCIAL
	- FIDEURAM INVESTIMENTI SGR S.P.A.	FINANCIAL
	- INTESA SANPAOLO INNOVATION CENTER SPA	NON FINANCIAL
	- AUTOSTRADE LOMBARDE S.P.A.	NON FINANCIAL

COUNTRY	COMPANY	BUSINESS
JAPAN	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Tokyo	BANK
LUXEMBOURG	- EURIZON CAPITAL SA	FINANCIAL
	- FIDEURAM BANK (LUXEMBOURG) SA	BANK
	- IMI INVESTMENTS SA	FINANCIAL
	- INTESA SANPAOLO BANK LUXEMBOURG SA	BANK
	- INTESA SANPAOLO HARBOURMASTER III S.A.	NON FINANCIAL
	- INTESA SANPAOLO HOLDING INTERNATIONAL SA	FINANCIAL
	- INTESA SANPAOLO SERVITIA S.A.	NON FINANCIAL
	- LUX GEST ASSET MANAGEMENT S.A.	FINANCIAL
	- PRIVATE EQUITY INTERNATIONAL S.A.	FINANCIAL
	- TRADE RECEIVABLES INVESTMENT VEHICLE SARL	FINANCIAL
MOLDOVA		
	- BANCA COMERCIALA EXIMBANK S.A.	BANK
POLAND		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Varsavia	BANK
QATAR		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Doha	BANK
ROMANIA		
	- INTESA SANPAOLO ROMANIA S.A. COMMERCIAL BANK	BANK
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Bucarest	BANK
RUSSIA		
	- JOINT STOCK COMPANY BANCA INTESA	BANK
SERBIA		
	- BANCA INTESA AD BEOGRAD	BANK
	- INTESA LEASING D.O.O. BEOGRAD	FINANCIAL
SINGAPORE		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Singapore	BANK
SLOVAKIA		
	- VSEOBECNA UVEROVA BANKA A.S.	BANK
	- VUB ASSET MANAGEMENT, SPRAV. SPOL., A.S.	FINANCIAL
	- VUB LEASING A.S.	FINANCIAL
SLOVENIA		
	- BANKA INTESA SANPAOLO D.D.	BANK
SPAIN		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Madrid	BANK
SWITZERLAND		
	- INTESA SANPAOLO PRIVATE BANK (SUISSE) MORVAL S.A.	BANK
TURKEY		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Istanbul	BANK
U.S.A.		
	- BANCA IMI SECURITIES CORP	FINANCIAL
	- INTESA SANPAOLO FUNDING LLC	FINANCIAL
	- ROMULUS FUNDING CORP.	FINANCIAL
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di New York	BANK
UKRAINE		
	- PRAVEX BANK JOINT-STOCK COMPANY	BANK
UNITED ARAB EMIRATES		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Abu Dhabi	BANK
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Dubai	BANK
UNITED KINGDOM		
	- BANCA IMI SPA - LONDON BRANCH	BANK
	- EURIZON SLJ CAPITAL LIMITED	FINANCIAL
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Londra	BANK
	- INTESA SANPAOLO PRIVATE BANKING S.P.A. - LONDON BRANCH	BANK
	- INTESA SANPAOLO PRIVATE BANK (SUISSE) MORVAL S.A LONDON BRANCH	BANK

Declaration of the Manager responsible for preparing the Company's financial reports

The Manager responsible for preparing the Company's financial reports, Fabrizio Dabbene, declares, pursuant to par. 2 of art. 154-bis of the Consolidated Law on Finance, that the accounting information contained in this document corresponds to the corporate records, books and accounts.

February 25 2020

Fabrizio Dabbene
Manager responsible for preparing
the Company's financial reports