



## 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 2017



## COUNTRY-BY-COUNTRY REPORT - DATA AS AT 31/12/2017

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 (figures in thousands of euro)	TAX ON INCOME OR LOSS (figures in thousands of euro)
ALBANIA	BANK	34,726	699	8,919	-2,233
BOSNIA AND HERZEGOVINA	BANK	42,825	562	14,469	-1,725
BRAZIL	BANK	13,805	41	5,298	-1,478
CZECH REPUBLIC	BANK	9,608	0	8,387	-1,609
	FINANCIAL	268	0	-1,836	-5
CHINA	BANK	127,058	106	83,638	-2,728
	FINANCIAL	183	27	-5,926	0
CROATIA	BANK	497,588	3,791	221,721	-31,214
	FINANCIAL	81,117	331	34,338	-6,988
	NON FINANCIAL	1,144	21	406	-76
EGYPT	BANK	288,187	4,707	166,092	-43,804
UNITED ARAB EMIRATES	BANK	101,973	31	96,213	-175
FRANCE	BANK	49,152	29	42,303	-6,578
	FINANCIAL	33,186	4	31,653	-11,146
GERMANY	BANK	29,290	22	9,356	-828
JAPAN	BANK	13,096	14	11,169	-3,296
IRELAND	INSURANCE	651,558	65	124,935	-16,619
	BANK	79,770	29	71,481	-8,944
	FINANCIAL	330,476	66	306,656	-38,691
ITALY	INSURANCE	3,240,517	674	764,269	-224,235
	BANK (*)	13,452,467	58,846	5,783,397	273,451
	FINANCIAL	974,108	774	1,374,622	-116,884
	NON FINANCIAL	-28,598	8,806	-73,699	47,710
LUXEMBURG	BANK	225,887	226	167,530	-8,500
	FINANCIAL	571,498	75	548,084	-77,243
	NON FINANCIAL	-1,150	37	1,320	-165
POLAND	BANK	17,540	9	15,990	-931
QATAR	BANK	-2	2	-673	0
UNITED KINGDOM	BANK	368,128	192	307,019	-67,917
	FINANCIAL	3,401	13	-207	0
ROMANIA	BANK	43,056	644	6,204	-80
RUSSIA	BANK	60,846	1,384	4,204	-4,172

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				BEFORE TAX (figures in thousands of euro)	TAX ON INCOME OR LOSS (figures in thousands of euro)
SERBIA	FINANCIAL	0	0	0	0
	BANK	236,991	2,916	107,262	-9,596
	FINANCIAL	3,022	41	1,586	-324
SINGAPORE					
	BANK	19,726	24	13,669	-321
SLOVAKIA					
	BANK	441,595	3,806	194,791	-41,557
	FINANCIAL	91,945	605	27,809	-5,463
SLOVENIA					
	BANK	71,994	721	4,956	-745
SPAIN					
	BANK	21,232	16	18,134	-4,303
UNITED STATES					
	BANK	397,447	118	352,210	-6,394
	FINANCIAL	21,683	47	-20,899	305
SWITZERLAND					
	BANK	8,039	31	168	-34
TURKEY					
	BANK	46,117	25	33,088	-8,192
UKRAINE					
	BANK	10,431	1,207	-4,080	49
HUNGARY					
	BANK	202,837	2,454	90,114	-17,659
	FINANCIAL	11,719	16	9,694	-3,026
	NON FINANCIAL	-740	0	5,361	-640
<b>Total Intesa Sanpaolo Group companies</b>		<b>22,896,742</b>	<b>94,255</b>	<b>10,961,194</b>	<b>-455,000</b>
Consolidation adjustments		-4,026,047		-3,142,887	-9,595
<b>Intesa Sanpaolo Group consolidated</b>		<b>18,870,695</b>		<b>7,818,307</b>	<b>-464,595</b>

(\*) Income before tax includes the public contribution received in relation to the acquisition of the Aggregate Set of Banca Popolare di Vicenza and Veneto Banca to offset the impacts on capital ratios (3,500 million euro) and to cover integration charges (1,285 million euro). For more detailed information, please refer to 2017 Annual Report .

## COUNTRY-BY-COUNTRY REPORT - DATA AS AT 31/12/2017

### Intesa Sanpaolo Group companies by country and business

COUNTRY	COMPANY	BUSINESS
ALBANIA	- INTESA SANPAOLO BANK ALBANIA SH.A.	BANK
	- VENETO BANKA SH.A.	BANK
BOSNIA AND HERZEGOVINA		
	- INTESA SANPAOLO BANKA D.D. BOSNA I HERCE	BANK
BRAZIL		
	- INTESA SANPAOLO BRASIL S.A. - BANCO MULTIPLO	BANK
CZECH REPUBLIC		
	- Vseobecna Uverova Banka a.s.-Filiale di Praga	BANK
	- CONSUMER FINANCE HOLDING CESKA REPUBLIKA	FINANCIAL COMPANY
CHINA		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Hong Kong	BANK
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Shanghai	BANK
	- QINGDAO YICAI WEALTH MANAGEMENT CO. LTD	FINANCIAL COMPANY
CROATIA		
	- VENETO BANKA DD	BANK
	- PBZ Card D.O.O.	FINANCIAL COMPANY
	- PBZ Invest D.O.O.	FINANCIAL COMPANY
	- PBZ STAMBENA STEDIONICA D.D.	BANK
	- PRIVREDNA BANKA ZAGREB D.D.	BANK
	- PBZ Leasing D.O.O. za poslove leasinga	FINANCIAL COMPANY
	- PBZ NEKRETNINE D.O.O.	NON FINANCIAL COMPANY
EGYPT		
	- BANK OF ALEXANDRIA S.A.E.	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
FRANCE		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Parigi	BANK
	- FINANCIERE FIDEURAM S.A.	FINANCIAL COMPANY
	- EURO-TRESORERIE S.A.	FINANCIAL COMPANY
GERMANY		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Francoforte	BANK
JAPAN		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Tokyo	BANK
IRELAND		
	- DUOMO FUNDING PLC	FINANCIAL COMPANY
	- FIDEURAM ASSET MANAGEMENT (IRELAND) LTD.	FINANCIAL COMPANY
	- LUNAR FUNDING V PLC	FINANCIAL COMPANY
ITALY		
	- FIDEURAM VITA S.p.A.	INSURANCE COMPANY
	- INTESA SANPAOLO ASSICURA S.p.A.	INSURANCE COMPANY
	- INTESA SANPAOLO LIFE LIMITED	INSURANCE COMPANY
	- INTESA SANPAOLO BANK IRELAND PLC	BANK
	- INTESA SANPAOLO VITA S.p.A.	INSURANCE COMPANY
	- BANCA APULIA SPA	BANK
	- BANCA IMI S.p.A.	BANK
	- BANCA ITB S.p.A.	BANK
	- BANCA NUOVA S.P.A.	BANK
	- BANCA PROSSIMA S.p.A.	BANK
	- BANCO DI NAPOLI S.p.A.	BANK
	- CASSA DEI RISPARMI DI FORLI' E DELLA ROM	BANK
	- CASSA DI RISPARMIO DEL FRIULI VENEZIA GI	BANK
	- CASSA DI RISPARMIO DEL VENETO S.p.A.	BANK
	- CASSA DI RISPARMIO DI FIRENZE S.p.A.	BANK
	- CASSA DI RISPARMIO DI PISTOIA E DELLA LU	BANK
	- CASSA DI RISPARMIO IN BOLOGNA S.p.A.	BANK
	- CESSIONE SOFFERENZE- ISP	BANK
	- FIDEURAM - INTESA SANPAOLO PRIVATE BANKING S.p.A.	BANK
	- INTESA SANPAOLO PRIVATE BANKING S.p.A.	BANK
	- INTESA SANPAOLO SPA - CASA MADRE (escl. Filiali Estere)	BANK
	- MEDIOCREDITO ITALIANO S.p.A.	BANK

## COUNTRY-BY-COUNTRY REPORT - DATA AS AT 31/12/2017

### Intesa Sanpaolo Group companies by country and business

COUNTRY	COMPANY	BUSINESS
	- EPSILON SGR S.p.A.	FINANCIAL COMPANY
	- EURIZON CAPITAL SGR S.p.A.	FINANCIAL COMPANY
	- FIDEURAM FIDUCIARIA S.p.A.	FINANCIAL COMPANY
	- FIDEURAM INVESTIMENTI - Società di Gestì	FINANCIAL COMPANY
	- IMI Fondi Chiusi SGR S.p.A.	FINANCIAL COMPANY
	- IMI INVESTIMENTI S.p.A.	FINANCIAL COMPANY
	- INTESA SANPAOLO PROVIS S.p.a.	FINANCIAL COMPANY
	- INTESA SANPAOLO SECURITISATION VEHICLE S	FINANCIAL COMPANY
	- INTESA SEC. 3 S.r.l.	FINANCIAL COMPANY
	- INTESA SEC. NPL S.p.A.	FINANCIAL COMPANY
	- INTESA SEC. S.p.A.	FINANCIAL COMPANY
	- ISP CB IPOTECARIO S.r.l.	FINANCIAL COMPANY
	- ISP CB PUBBLICO S.r.l.	FINANCIAL COMPANY
	- ISP OBG S.r.l.	FINANCIAL COMPANY
	- NEVA FINVENTURES S.P.A.	FINANCIAL COMPANY
	- OLDEQUITER S.p.A.	FINANCIAL COMPANY
	- SANPAOLO INVEST Società di Intermediazio	FINANCIAL COMPANY
	- SOCIETA' ITALIANA DI REVISIONE E FIDUCIA	FINANCIAL COMPANY
	- COMPAGNIA ITALIANA FINANZIARIA - CIF S.	NON FINANCIAL COMPANY
	- IN.FRA - INVESTIRE NELLE INFRASTRUTTURE	NON FINANCIAL COMPANY
	- INFOGROUP SCPA	NON FINANCIAL COMPANY
	- INIZIATIVE LOGISTICHE S.r.l.	NON FINANCIAL COMPANY
	- INTESA SANPAOLO GROUP SERVICES S.c.p.A.	NON FINANCIAL COMPANY
	- INTESA SANPAOLO RE.O.CO. S.P.A.	NON FINANCIAL COMPANY
	- INTESA SANPAOLO SMART CARE S.r.l.	NON FINANCIAL COMPANY
	- RISANAMENTO S.p.A.	NON FINANCIAL COMPANY
	- SEC SERVIZI - SOCIETA' CONSORTILE PER AZ	NON FINANCIAL COMPANY
	- SERVIZI BANCARI - S.C.P.A.	NON FINANCIAL COMPANY
<b>LUXEMBURG</b>		
	- FIDEURAM BANK LUXEMBOURG S.A.	BANK
	- INTESA SANPAOLO BANK LUXEMBOURG S.A.	BANK
	- EURIZON CAPITAL S.A.	FINANCIAL COMPANY
	- IMI Finance Luxembourg S.A.	FINANCIAL COMPANY
	- IMI INVESTMENTS S.A.	FINANCIAL COMPANY
	- INTESA SANPAOLO HOLDING INTERNATIONAL S.	FINANCIAL COMPANY
	- INTESA SANPAOLO SEC S.A.	FINANCIAL COMPANY
	- LUX GEST ASSET MANAGEMENT S.A.	FINANCIAL COMPANY
	- PRIVATE EQUITY INTERNATIONAL S.A.	FINANCIAL COMPANY
	- TRADE RECEIVABLES INVESTMENT VEHICLE S.a	FINANCIAL COMPANY
	- INTESA SANPAOLO HARBOURMASTER III S.A.	NON FINANCIAL COMPANY
	- INTESA SANPAOLO IMMOBILIERE S.A.	NON FINANCIAL COMPANY
	- INTESA SANPAOLO REAL ESTATE S.A.	NON FINANCIAL COMPANY
	- INTESA SANPAOLO SERVITIA S.A.	NON FINANCIAL COMPANY
<b>POLAND</b>		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Varsavia	BANK
<b>QATAR</b>		
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Doha	BANK
<b>UNITED KINGDOM</b>		
	- Banca Imi S.p.A-Filiale estera Londra	BANK
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Londra	BANK
	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Grand Cayman	BANK
	- INTESA SANPAOLO PRIVATE BANKING Filiale estera di Londra	BANK
	- EURIZON SLJ CAPITAL LTD.	FINANCIAL COMPANY
<b>ROMANIA</b>		
	- INTESA SANPAOLO ROMANIA S.A. COMMERCIAL	BANK
<b>RUSSIA</b>		
	- BANCA INTESA JOINT-STOCK COMPANY	BANK
	- INTESA LEASING (CLOSED JOINT STOCK COMPA	FINANCIAL COMPANY

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SERBIA	- BANCA INTESA A.D. - BEOGRAD	BANK
	- INTESA LEASING D.O.O. BEOGRAD	FINANCIAL COMPANY
SINGAPORE	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Singapore	BANK
SLOVAKIA	- VSEOBECNA UVEROVA BANKA A.S.	BANK
	- CONSUMER FINANCE HOLDING A.S.	FINANCIAL COMPANY
	- VUB FACTORING A.S.	FINANCIAL COMPANY
	- VUB LEASING a.s.	FINANCIAL COMPANY
SLOVENIA	- VUB ASSET MANAGEMENT sprav. spol. a.s.	FINANCIAL COMPANY
	- BANKA KOPER D.D.	BANK
SPAIN	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Madrid	BANK
UNITED STATES	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di New York	BANK
	- BANCA IMI SECURITIES CORP.	FINANCIAL COMPANY
	- IMI CAPITAL MARKETS USA CORP.	FINANCIAL COMPANY
	- INTESA FUNDING LLC	FINANCIAL COMPANY
	- ROMULUS FUNDING CORPORATION	FINANCIAL COMPANY
SWITZERLAND	- INTESA SANPAOLO PRIVATE BANK (SUISSE) S.	BANK
TURKEY	- INTESA SANPAOLO SPA (escl. Casa madre) Filiale estera di Istanbul	BANK
UKRAINE	- PRAVEX BANK Public Joint-Stock Company C	BANK
HUNGARY	- CIB BANK LTD.	BANK
	- CIB FACTOR FINANCIAL SERVICES LTD.	FINANCIAL COMPANY
	- CIB LEASING LTD.	FINANCIAL COMPANY
	- CIB REAL ESTATE LTD.	FINANCIAL COMPANY
	- CIB RENT OPERATIVE LEASING LTD.	FINANCIAL COMPANY
	- CIB INVESTMENT FUND MANAGEMENT LTD.	FINANCIAL COMPANY
	- CIB INSURANCE BROKER LTD.	NON FINANCIAL COMPANY
	- RECOVERY PROPERTY UTILISATION AND SERVIC	NON FINANCIAL COMPANY





# 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 23 2018



Fabrizio Dabbene

Manager responsible for preparing  
the Company's financial reports