

# Harmonised Transparency Template

**2018 version**

**Italy**

**Intesa Sanpaolo S.p.A.**

**Reporting Date: 31/12/2018**

**Cut-off Date: 31/12/2018**



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## A. Harmonised Transparency Template - General Information

HTT 2018

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	Intesa Sanpaolo S.p.A.			
G.1.1.3	Link to Issuer's Website	<a href="http://www.group.intesasanpaolo.com/scriptisir0/si09/e">http://www.group.intesasanpaolo.com/scriptisir0/si09/e</a>			
G.1.1.4	Cut-off date	31/12/2018			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	<a href="http://www.group.intesasanpaolo.com/scriptisir0/si09/investor_relations/eng_prospetti.jsp?tabId=OBGmutCollPo rtMulti&amp;tabParams=eyd0YWJJZCc6i09CR211dENvbGxQb3J0TXVsdGknfQ">http://www.group.intesasanpaolo.com/scriptisir0/si09/investor_relations/eng_prospetti.jsp?tabId=OBGmutCollPo rtMulti&amp;tabParams=eyd0YWJJZCc6i09CR211dENvbGxQb3J0TXVsdGknfQ</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mn)	36.524		
G.3.1.2	Outstanding Covered Bonds		29.981		
OG.3.1.1	Cover Pool Size [NPV] (mn)		40.719		
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)		30.951		
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Legal / Regulatory	Actual	Minimum Committed	Purpose
		>0%	21,82%	5,82%	Rating Agency Requirement
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)	31.714	86,83%	
G.3.3.2	Public Sector		0	0,00%	
G.3.3.3	Shipping		0	0,00%	
G.3.3.4	Substitute Assets		4.811	13,17%	
G.3.3.5	Other		0	0,00%	
G.3.3.6	Total		36.524	100%	
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		9,22	6,09		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	56	ND3	0,18%	
G.3.4.3	1 - 2 Y	204	ND3	0,64%	
G.3.4.4	2 - 3 Y	370	ND3	1,17%	
G.3.4.5	3 - 4 Y	408	ND3	1,29%	
G.3.4.6	4 - 5 Y	464	ND3	1,46%	
G.3.4.7	5 - 10 Y	4.756	ND3	15,00%	
G.3.4.8	10+ Y	25.456	ND3	80,27%	



G.3.4.9		Total	31.714	0	100%	0%
<b>5. Maturity of Covered Bonds</b>			<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)		6,14	7,14		
Maturity (mn)						
By buckets:						
G.3.5.2	0 - 1 Y		2.750	0	9,17%	0,00%
G.3.5.4	1 - 2 Y		3.484	2.750	11,62%	9,17%
G.3.5.5	2 - 3 Y		2.947	3.484	9,83%	11,62%
G.3.5.6	3 - 4 Y		0	2.947	0,00%	9,83%
G.3.5.7	4 - 5 Y		2.975	0	9,92%	0,00%
G.3.5.8	5 - 10 Y		11.750	12.575	39,19%	41,94%
G.3.5.9	10+ Y		6.075	8.225	20,26%	27,43%
G.3.5.10		Total	29.981	29.981	100%	100%
<b>6. Covered Assets - Currency</b>			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR		31.714	ND2	100,00%	
G.3.6.2	USD		0	ND2	0,00%	
G.3.6.3	GBP		0	ND2	0,00%	
G.3.6.4	NOK		0	ND2	0,00%	
G.3.6.5	CHF		0	ND2	0,00%	
G.3.6.6	AUD		0	ND2	0,00%	
G.3.6.7	CAD		0	ND2	0,00%	
G.3.6.8	BRL		0	ND2	0,00%	
G.3.6.9	CZK		0	ND2	0,00%	
G.3.6.10	DKK		0	ND2	0,00%	
G.3.6.11	HKD		0	ND2	0,00%	
G.3.6.12	KRW		0	ND2	0,00%	
G.3.6.13	SEK		0	ND2	0,00%	
G.3.6.14	SGD		0	ND2	0,00%	
G.3.6.15	Other		0	ND2	0,00%	
G.3.6.16		Total	31.714	0	100%	0%
<b>7. Covered Bonds - Currency</b>			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR		29.981	ND2	100,00%	
G.3.7.2	USD		0	ND2	0,00%	
G.3.7.3	GBP		0	ND2	0,00%	
G.3.7.4	NOK		0	ND2	0,00%	
G.3.7.5	CHF		0	ND2	0,00%	
G.3.7.6	AUD		0	ND2	0,00%	
G.3.7.7	CAD		0	ND2	0,00%	
G.3.7.8	BRL		0	ND2	0,00%	
G.3.7.9	CZK		0	ND2	0,00%	
G.3.7.10	DKK		0	ND2	0,00%	
G.3.7.11	HKD		0	ND2	0,00%	
G.3.7.12	KRW		0	ND2	0,00%	
G.3.7.13	SEK		0	ND2	0,00%	
G.3.7.14	SGD		0	ND2	0,00%	
G.3.7.15	Other		0	ND2	0,00%	
G.3.7.16		Total	29.981	0	100%	0%
<b>8. Covered Bonds - Breakdown by interest rate</b>			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon		0	ND2	0%	
G.3.8.2	Floating coupon		29.981	ND2	100%	
G.3.8.3	Other		0	ND2	0%	
G.3.8.4		Total	29.981	0	100%	0%
<b>9. Substitute Assets - Type</b>			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash		4.811		100,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0		0,00%	
G.3.9.3	Exposures to central banks		0			
G.3.9.4	Exposures to credit institutions		0		0,00%	
G.3.9.5	Other		0		0,00%	
G.3.9.6		Total	4.811		100%	
<b>10. Substitue Assets - Country</b>			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)		4.811		100,00%	
G.3.10.2	Eurozone		0		0,00%	
G.3.10.3	Rest of European Union (EU)		0		0,00%	
G.3.10.4	European Economic Area (not member of EU)		0		0,00%	
G.3.10.5	Switzerland		0		0,00%	



G.3.10.6	Australia	0	0,00%	
G.3.10.7	Brazil	0	0,00%	
G.3.10.8	Canada	0	0,00%	
G.3.10.9	Japan	0	0,00%	
G.3.10.10	Korea	0	0,00%	
G.3.10.11	New Zealand	0	0,00%	
G.3.10.12	Singapore	0	0,00%	
G.3.10.13	US	0	0,00%	
G.3.10.14	Other	0	0,00%	
G.3.10.15	Total EU	4.811		
G.3.10.16	Total	4.811	100%	
<b>11. Liquid Assets</b>				
		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	4.811	13,17%	16,05%
G.3.11.2	Central bank eligible assets	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	4.811	13%	16%
<b>12. Bond List</b>				
G.3.12.1	Bond list	<a href="http://www.group.intesasanpaolo.com/scriptisr0/si09/investor_relations/eng_prospetti.jsp?tabid=OBGmutInvReMulti&amp;tabParams=eyd0YWJlZCc6J09CR211dEludJlJCE11bHRpJ30">http://www.group.intesasanpaolo.com/scriptisr0/si09/investor_relations/eng_prospetti.jsp?tabid=OBGmutInvReMulti&amp;tabParams=eyd0YWJlZCc6J09CR211dEludJlJCE11bHRpJ30</a>		
<b>13. Derivatives &amp; Swaps</b>				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	11.125		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2		
<b>4. References to Capital Requirements Regulation (CRR)</b>				
		<b>Row</b>	<b>Row</b>	
<b>129(7)</b>				
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.				
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	<u>43 for Mortgage Assets</u>	<u>48 for Public Sector Assets</u>	
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	<u>166 for Residential Mortgage Assets</u>	<u>267 for Commercial Mortgage Assets</u>	<u>18 for Public Sector Assets</u>
G.4.1.6	(ii) Interest rate risk - cover pool:	<u>130 for Mortgage Assets</u>	<u>129 for Public Sector Assets</u>	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<u>17 for Harmonised Glossary</u>		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<u>160 for Mortgage Assets</u>	<u>166 for Public Sector Assets</u>	
<b>5. References to Capital Requirements Regulation (CRR)</b>				
<b>129(1)</b>				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0		
<b>6. Other relevant information</b>				
<b>1. Optional information e.g. Rating triggers</b>				
OG.6.1.1	NPV Test (passed/failed)	passed		
OG.6.1.2	Interest Coverage Test (passed/failed)	passed		
OG.6.1.3	Cash Manager	Intesa Sanpaolo S.p.A.		
OG.6.1.4	Account Bank	Intesa Sanpaolo S.p.A.; Banco di Napoli S.p.A.; Banca CR Firenze S.p.A.; Cassa di Risparmio in Bologna S.p.A.		
OG.6.1.5	Stand-by Account Bank	Crédit Agricole - CIB		
OG.6.1.6	Servicer	Intesa Sanpaolo S.p.A.; Banco di Napoli S.p.A.; Banca CR Firenze S.p.A.; Cassa di Risparmio in Bologna S.p.A.		
OG.6.1.7	Interest Rate Swap Provider	Intesa Sanpaolo S.p.A.; Banco di Napoli S.p.A.; Banca CR Firenze S.p.A.; Cassa di Risparmio in Bologna S.p.A.		
OG.6.1.8	Covered Bond Swap Provider	ND2		
OG.6.1.9	Paying Agent	Intesa Sanpaolo S.p.A.		
OG.6.1.10	Other optional/relevant information			
OG.6.1.11	Other optional/relevant information			



OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency	EUR
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<b>CONTENT OF TAB B1</b>
<a href="#">7. Mortgage Assets</a>
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	29.601	93,34%
M.7.1.2	Commercial	2.113	6,66%
M.7.1.3	Other	0	0,00%
M.7.1.4	Total	31.714	100%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	395.310	20.690
			<b>Total Mortgages</b>
			416.000
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0,28%	3,82%
			<b>% Total Mortgages</b>
			0,40%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
			<b>% Total Mortgages</b>
M.7.4.1	European Union	100%	100%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	0%	0%
M.7.4.4	Bulgaria	0%	0%
M.7.4.5	Croatia	0%	0%
M.7.4.6	Cyprus	0%	0%
M.7.4.7	Czech Republic	0%	0%
M.7.4.8	Denmark	0%	0%
M.7.4.9	Estonia	0%	0%
M.7.4.10	Finland	0%	0%
M.7.4.11	France	0%	0%
M.7.4.12	Germany	0%	0%
M.7.4.13	Greece	0%	0%
M.7.4.14	Netherlands	0%	0%
M.7.4.15	Hungary	0%	0%
M.7.4.16	Ireland	0%	0%
M.7.4.17	Italy	100%	100%
M.7.4.18	Latvia	0%	0%
M.7.4.19	Lithuania	0%	0%
M.7.4.20	Luxembourg	0%	0%
M.7.4.21	Malta	0%	0%
M.7.4.22	Poland	0%	0%
M.7.4.23	Portugal	0%	0%
M.7.4.24	Romania	0%	0%
M.7.4.25	Slovakia	0%	0%
M.7.4.26	Slovenia	0%	0%
M.7.4.27	Spain	0%	0%
M.7.4.28	Sweden	0%	0%
M.7.4.29	United Kingdom	0%	0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0%</u>	<u>0%</u>
M.7.4.31	Iceland	0%	0%
M.7.4.32	Liechtenstein	0%	0%
M.7.4.33	Norway	0%	0%
M.7.4.34	Other	0%	0%
M.7.4.35	Switzerland	0%	0%
M.7.4.36	Australia	0%	0%
M.7.4.37	Brazil	0%	0%
M.7.4.38	Canada	0%	0%
M.7.4.39	Japan	0%	0%
M.7.4.40	Korea	0%	0%
M.7.4.41	New Zealand	0%	0%
M.7.4.42	Singapore	0%	0%
M.7.4.43	US	0%	0%
M.7.4.44	Other	0%	0%



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	LOMBARDIA	17,33%	17,92%	17,37%	
M.7.5.2	PIEMONTE	5,81%	8,10%	5,96%	
M.7.5.3	VENETO	14,67%	19,16%	14,97%	
M.7.5.4	LIGURIA	2,33%	2,05%	2,31%	
M.7.5.5	EMILIA ROMAGNA	5,38%	3,71%	5,27%	
M.7.5.6	FRIULI VENEZIA GIULIA	1,21%	3,17%	1,34%	
M.7.5.7	TRENTINO ALTO ADIGE	0,35%	0,60%	0,37%	
M.7.5.8	VALLE D'AOSTA	0,20%	0,54%	0,22%	
M.7.5.9	LAZIO	8,09%	7,74%	8,06%	
M.7.5.10	TOSCANA	10,29%	9,26%	10,22%	
M.7.5.11	UMBRIA	1,42%	1,81%	1,44%	
M.7.5.12	ABRUZZO	2,04%	2,33%	2,06%	
M.7.5.13	MARCHE	2,25%	3,13%	2,30%	
M.7.5.14	PUGLIA	11,15%	6,89%	10,87%	
M.7.5.15	SARDEGNA	1,24%	2,17%	1,31%	
M.7.5.16	SICILIA	2,91%	3,00%	2,92%	
M.7.5.17	CALABRIA	1,88%	1,34%	1,85%	
M.7.5.18	CAMPANIA	10,54%	6,21%	10,25%	
M.7.5.19	BASILICATA	0,56%	0,55%	0,56%	
M.7.5.20	MOLISE	0,36%	0,31%	0,35%	
M.7.5.21	Total	100,00%	100,00%	100,00%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	60,63%	34,11%	58,86%	
M.7.6.2	Floating rate	39,37%	65,89%	41,14%	
M.7.6.3	Other	0,00%	0,00%	0,00%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0%	0%	0%	
M.7.7.2	Amortising	100%	100%	100%	
M.7.7.3	Other	0%	0%	0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	0,00%	0,00%	0,00%	
M.7.8.2	≥ 12 - ≤ 24 months	23,38%	11,51%	22,59%	
M.7.8.3	≥ 24 - ≤ 36 months	12,10%	14,26%	12,25%	
M.7.8.4	≥ 36 - ≤ 60 months	15,19%	14,35%	15,13%	
M.7.8.5	≥ 60 months	49,33%	59,88%	50,04%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0,54%	0,90%	0,57%	
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	74,88			
By buckets (mn):					
M.7A.10.2	0 (Included) – 10k	134	24.157	0,45%	6,11%
M.7A.10.3	10k (Included) – 25k	756	43.171	2,55%	10,92%
M.7A.10.4	25k (Included) – 50k	3.159	83.626	10,67%	21,15%
M.7A.10.5	50k (Included) – 75k	4.957	79.752	16,75%	20,17%
M.7A.10.6	75k (Included) – 100k	5.753	66.178	19,44%	16,74%
M.7A.10.7	100k (Included) – 150k	8.099	67.279	27,36%	17,02%
M.7A.10.8	150k (Included) – 200k	3.356	19.710	11,34%	4,99%
M.7A.10.9	200k (Included) – 300k	1.986	8.438	6,71%	2,13%
M.7A.10.10	Over 300k (Included)	1.400	2.999	4,73%	0,76%
M.7A.10.26	Total	29.601	395.310	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	62,35%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	3.947	80.128	13,33%	20,27%
M.7A.11.3	>40 - <=50 %	4.084	59.915	13,80%	15,16%
M.7A.11.4	>50 - <=60 %	3.560	48.871	12,03%	12,36%
M.7A.11.5	>60 - <=70 %	5.235	61.451	17,69%	15,55%
M.7A.11.6	>70 - <=80 %	12.111	136.277	40,91%	34,47%
M.7A.11.7	>80 - <=90 %	342	4.670	1,16%	1,18%
M.7A.11.8	>90 - <=100 %	299	3.736	1,01%	0,95%
M.7A.11.9	>100%	24	262	0,08%	0,07%
M.7A.11.10	Total	29.601	395.310	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans



M.7A.12.1	Weighted Average LTV (%)	51,01%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	8.963	197.953	30,28%	50,08%
M.7A.12.3	>40 - <=50 %	4.619	52.106	15,60%	13,18%
M.7A.12.4	>50 - <=60 %	4.300	43.878	14,53%	11,10%
M.7A.12.5	>60 - <=70 %	5.352	48.842	18,08%	12,36%
M.7A.12.6	>70 - <=80 %	6.102	50.427	20,61%	12,76%
M.7A.12.7	>80 - <=90 %	174	1.419	0,59%	0,36%
M.7A.12.8	>90 - <=100 %	47	374	0,16%	0,09%
M.7A.12.9	>100%	45	311	0,15%	0,08%
M.7A.12.10	Total	29.601	395.310	100%	100%
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	94,96%			
M.7A.13.2	Second home/Holiday houses	3,99%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,27%			
M.7A.13.4	Agricultural	0,00%			
M.7A.13.5	Other	0,78%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	99,58%			
M.7A.14.2	Guaranteed	0,00%			
M.7A.14.3	Other	0,42%			
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)	102,11			
	By buckets (mn):				
M.7B.15.2	0 (Included) – 10k	6	1.088	0,29%	5,26%
M.7B.15.3	10k (Included) – 25k	45	2.534	2,14%	12,25%
M.7B.15.4	25k (Included) – 50k	178	4.759	8,44%	23,00%
M.7B.15.5	50k (Included) – 75k	250	4.034	11,85%	19,50%
M.7B.15.6	75k (Included) – 100k	235	2.719	11,14%	13,14%
M.7B.15.7	100k (Included) – 150k	326	2.694	15,43%	13,02%
M.7B.15.8	150k (Included) – 200k	187	1.096	8,86%	5,30%
M.7B.15.9	200k (Included) – 300k	197	816	9,32%	3,94%
M.7B.15.10	Over 300k (Included)	687	950	32,52%	4,59%
M.7B.15.26	Total	2.113	20.690	100%	100%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)	51,88%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	555	6.365	26,26%	30,76%
M.7B.16.3	>40 - <=50 %	442	4.183	20,93%	20,22%
M.7B.16.4	>50 - <=60 %	461	3.900	21,81%	18,85%
M.7B.16.5	>60 - <=70 %	307	2.986	14,53%	14,43%
M.7B.16.6	>70 - <=80 %	311	2.842	14,71%	13,74%
M.7B.16.7	>80 - <=90 %	15	192	0,70%	0,93%
M.7B.16.8	>90 - <=100 %	15	165	0,69%	0,80%
M.7B.16.9	>100%	8	57	0,38%	0,28%
M.7B.16.10	Total	2.113	20.690	100%	100%
<b>17. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	35,80%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	1.213	14.252	57,40%	68,88%
M.7B.17.3	>40 - <=50 %	495	3.604	23,42%	17,42%
M.7B.17.4	>50 - <=60 %	372	2.716	17,63%	13,13%
M.7B.17.5	>60 - <=70 %	15	60	0,70%	0,29%
M.7B.17.6	>70 - <=80 %	6	29	0,29%	0,14%
M.7B.17.7	>80 - <=90 %	3	12	0,15%	0,06%
M.7B.17.8	>90 - <=100 %	6	5	0,29%	0,02%
M.7B.17.9	>100%	3	12	0,13%	0,06%
M.7B.17.10	Total	2.113	20.690	100%	100%
<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>			
M.7B.18.1	Retail	ND3			
M.7B.18.2	Office	ND3			
M.7B.18.3	Hotel/Tourism	ND3			





M.7B.18.4	Shopping malls	ND3
M.7B.18.5	Industry	ND3
M.7B.18.6	Agriculture	ND3
M.7B.18.7	Other commercially used	ND3
M.7B.18.8	Land	ND3
M.7B.18.9	Property developers / Building under construction	ND3
M.7B.18.10	Other	ND3



## C. Harmonised Transparency Template - Glossary

HTT 2018

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	(cover pool + cash - covered bond)/covered bond
HG.1.2	OC Calculation: Legal minimum	By Italian Law
HG.1.3	OC Calculation: Committed	Rating agency requirement
HG.1.4	Interest Rate Types	Floating rate type includes the assets with the option to switch rate
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For assets in the cover pool legal maturity is defined as the date of the last instalment contractually scheduled. The expected weighted average life of the cover pool is calculated assuming 7% annual prepayments. The details for the different maturity buckets are not available yet.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	For Covered Bond the legal maturity date is defined in the Final Terms (item viii). For the extended maturity, having a Soft Bullet structure of Covered Bond, the scheduled maturity is contractually extended by 12 months.
HG.1.7	LTVs: Definition	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
HG.1.8	LTVs: Calculation of property/shipping value	Valuation of the property are made with Nomisma data
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
HG.1.10	LTVs: Frequency and time of last valuation	Valuation of the property is made with Nomisma data on semi-annual basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Definition by property type. Residential Mortgage Loan means a Mortgage Loan referred to under Article 1, Paragraph 1, letter b) and Article 2, Paragraph 1, letter a) of the MEF Decree (12/2006 n. 310). Commercial Mortgage Loan means a Mortgage Loan referred to under Article 1, Paragraph 1, letter c) and Article 2, Paragraph 1, letter b) of the MEF Decree (12/2006 n. 310).
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Intesa Sanpaolo S.p.A. has addressed interest rate risk by implementing Asset-Liability hedging swaps acting as swap counterparty.
HG.1.13	Non-performing loans	Loans in arrears more than 90 days, considering the full outstanding amount of the loan, not only the amount in arrears. Defaulted loans are excluded.
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Covered Bond - Breakdown by interest rate - Nominal After Hedging	please note that floating coupon bond are not hedged
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



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The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

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### **3. UPLOADING INFORMATION TO OUR SITE**

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

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We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

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You may link to our home page ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

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Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

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We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

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We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

#### 9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

#### SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

##### 1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

##### 2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

##### 3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

##### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

##### 5. CHANGES TO THE POLICY



We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

#### **SECTION E. CBFL PRIVACY POLICY**

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

##### **1. INFORMATION COLLECTION AND PROCESSING**

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL.

##### **2. INFORMATION USE**

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

##### **3. TRANSFER AND STORAGE OF PERSONAL INFORMATION**

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
  - in the case of any legitimate interest; and
  - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

##### **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

##### **5. YOUR RIGHTS**

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

##### **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page.

##### **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .

**ECBC CB Label Transparency Template for Italian covered bond (OBG) issuers**

**General issuer information**

Table A. General Issuer Detail	(million Euro)	(million Euro)
Key information regarding issuers' balance sheet (at most recent reporting date and for the preceding two fiscal years)	30/06/2018	31/12/2017
Total Balance Sheet Assets	793.718	796.861
Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year	NA	10.155
(*) revised data including ISP OBG program		
Gross loans/asset entry of eligible collateral in cover pool in previous years		
Tier 1 Ratio (%)	14,60%	15,20%
Market Capitalisation	41.858	46.412
<b>Total customer deposit</b>		
Direct deposits from banking business	430.976	423.474
Direct deposits from insurance business and technical reserves	151.538	152.403
Outstanding Covered Bonds (excluding Not Rated Covered Bonds)	45.594	43.823
<b>Funding (amounts)</b>	30/06/2018	31/12/2017
<b>Covered bonds</b>		
<u>Mortgage vs public sector</u>		
Mortgage	39.469	37.098
Public Sector	6.125	6.725
<u>Jumbo vs other</u>		
Jumbo	42.934	41.663
Other	2.660	2.160
<u>by currency</u>		
EUR	45.594	43.823
GBP	0	0
USD	0	0
other	0	0
<u>Registered vs bearer</u>		
registered	610	610
bearer	44.984	43.213
<u>by legal final maturity</u>		
1-5 years	21.609	23.113
5-10 years	19.535	20.410
over 10 years	4.450	300
<b>Customer deposits (Deposits and current accounts)[1]</b>	30/06/2018	31/12/2017
<u>by legal maturity</u>		
up to 30 days	NA	269.392
up to 1 year	NA	16.847
1 year and beyond	NA	8.101
<u>by currency</u>		
EUR	NA	273.867
GBP	NA	NA
USD	NA	NA
other	NA	20.473
<b>Customer loans (amounts)</b>		
Composition by <sup>1</sup>		
<u>Maturity</u>		
0 <= 1 year	NA	164.052
< 1 <= 5 years	NA	135.584
over 5 years	NA	105.371
<u>Currency</u>		
EUR	NA	375.128
USD	NA	NA
Other	NA	29.879
Non-performing loans (net exposures)	18.378	25.464
Loan loss provisions (total adjustments)	21.096	26.609
<b>Status of covered bonds</b>		
Eligibility for repo transaction with central bank (Yes/No)		
UCITS compliance (Yes/No)		
CRD compliance (Yes/No)		



**Cover Pool Data**

Table B. Cover Pool Data		(Euro)
Date of reporting data:		31/12/2018
<b>General cover pool information</b>		
Nominal value of mortgage cover pool size (performing portfolio)		31.713.590.924,47
Nominal value of mortgage cover pool size for each Seller:		
Intesa Sanpaolo		27.457.739.161,45
Cassa di Risparmio in Bologna		1.453.253.566,95
Banca CR Firenze		2.802.598.196,07
Liquidity included in the cover pool		4.810.668.508,73
Liquidity included in the cover pool for each Seller:		
Intesa Sanpaolo		3.722.920.435,09
Cassa di Risparmio in Bologna		456.159.436,91
Banca CR Firenze		631.588.636,73
Other Eligible Assets		0
Nominal value of outstanding covered bond		29.981.000.000
<b>Overcollateralisation information</b>		
Current overcollateralisation ratio		121,82%
By law		>100,00%
Contractual		105,82%
Committed to rating agencies/others (lowest ratio)		105,82%
Inclusion/Eligibility of ABS in the Cover pool (Yes/No)		No
% ABS		N.A.
% substitute asset		0,00%
Weighted LTV unindexed <i>(intended as original loan and an original property value)</i>		61,63%
Weighted LTV indexed <i>(intended as current loan on an updated property value – e.g. NOMISMA)</i>		50,00%
WAL of cover pool (residual years)		9,22
WAL of outstanding cover bond (residual years)		6,14
<b>Maturity structure cover pool/cover bond</b>		
<b>Assets: Remaining Legal maturity</b>		
0-1 year		55.850.719,94
1-2 year		204.243.532,66
2-3 year		369.622.968,06
3-5 year		871.966.827,91
5-10 year		4.755.596.680,61
10 year or longer		25.456.310.195,29
<b>CBS: Remaining Legal maturity</b>		
0-1 year		2.750.000.000,00
1-2 year		3.484.000.000,00
2-3 year		2.947.000.000,00
3-4 year		-
4-5 year		2.975.000.000,00
5-10 year		11.750.000.000,00
10 year or longer		6.075.000.000,00
<b>Composition of the mortgage cover pool (data specific to commercial and residential mortgages)</b>		
Percentage of residential mortgages in the cover pool		93,34%
Percentage of commercial mortgages in the cover pool		6,66%
Percentage of non-first lien mortgages in the cover pool		0,63%
Percentage of insured mortgages in the cover pool		100%
<b>Geographical distribution of loans in the cover pool</b>		
South		28,09%
Centre		24,09%
North		47,82%
<b>Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers</b>		
Sum of the 5 biggest borrowers		84.864.091,43
Percentage of the 5 biggest borrowers		0,27%
Sum of the 10 biggest borrowers		125.926.082,57
Percentage of the 10 biggest borrowers		0,40%
Presence of soft/hard bullet structures in the mortgage cover bond		100% Soft Bullet
If present, length of the extension periods		1 year
Inclusion of derivatives included in the cover pool	Yes	Being some Capped floating rate loans included in the portfolio, a derivative component is embedded in the above mentioned loans.
Percentage of ECB eligible ABS in cover pool		N.A.
Percentage of loans more than 90 days past due (excluded Defaulted Receivables)		0,57%
<b>Residential mortgages:</b>		
Percentage of interest only loans		0%
Percentage of self-certified loans		0%
Percentage of limited certification loans		0%
<b>Repayment type (repayment/interest-only)</b>		
Repayments		100% (contractual repayment)
Interest-only		0%
<b>Residential Cover Pool Pivot table (amounts)</b>		
<b>Unindexed LTV buckets:</b>		
0-40		3.946.517.690,08
40-50		4.083.647.067,29
50-60		3.559.937.034,79

60-70	5.235.191.781,39
70-80	12.110.983.932,02
80-85	193.313.166,32
85-90	148.932.216,09
90-95	217.035.786,03
95-100	81.765.137,33
100-105	6.543.482,31
105-115	6.612.441,58
115-	10.428.322,76
<b>Indexed LTV buckets:</b>	
0-40	8.963.153.880,16
40-50	4.618.737.800,35
50-60	4.300.279.882,65
60-70	5.351.898.292,87
70-80	6.101.836.889,50
80-85	123.950.614,12
85-90	49.756.571,21
90-95	29.629.098,69
95-100	16.931.164,17
100-105	13.876.455,74
105-115	14.331.670,25
115-	16.525.738,28
<b>Outstanding amount Buckets (in Eur):</b>	
0 (included) – 10.000	134.162.295,48
10.000 (Included) – 25.000	756.259.162,68
25.000 (Included) – 50.000	3.159.482.378,72
50.000 (Included) – 75.000	4.957.124.673,10
75.000 (Included) – 100.000	5.753.333.510,98
100.000 (Included) – 150.000	8.099.256.684,78
150.000 (Included) – 200.000	3.355.802.221,94
200.000 (Included) – 300.000	1.985.842.611,29
Over 300.000 (Included)	1.399.644.519,02
<b>Eligible assets in cover pool</b>	<b>31.252.696.214,83</b>
<b>Non eligible assets in cover pool</b>	<b>460.894.709,64</b>
<b>Seasoning:</b>	
< 12 months	
12-24 months,	6.919.304.594,02
24-36 months	3.582.615.824,96
36-60 months	4.495.829.622,48
>60 months	14.603.158.016,53
<b>Interest rate type:</b>	
Floating not capped,	10.304.923.922,44
Floating capped	1.348.891.797,70
Fixed or reset < 2 year	76.133.007,23
Fixed or reset 2-5 year	485.680.895,84
Fixed or reset > 5 year	17.385.278.434,78
<b>Performance:</b>	
Not delinquent performing loans	29.267.582.835,78
Delinquent performing loans	333.325.222,21
Defaulted loans	558.555.368,96
<b>Remaining legal maturity:</b>	
< 12 months	42.478.674,87
1-5 years	1.145.159.207,81
over 5 years	28.413.270.175,31
<b>Outstanding Amount per Currency</b>	
Euro	29.600.908.057,99
Other (Amounts per each foreign currency)	-
<b>Commercial mortgages:</b>	
by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
<b>Unindexed LTV buckets:</b>	
0-40	554.751.833,42
40-50	442.203.321,32
50-60	460.816.201,40
60-70	306.988.983,50
70-80	310.762.117,28
80-85	8.965.010,46
85-90	5.748.047,28
90-95	3.076.108,64
95-100	11.435.555,65
100-105	2.986.501,97
105-115	1.007.876,09
115-	3.941.309,47
<b>Indexed LTV buckets:</b>	
0-40	1.212.600.068,03
40-50	494.782.497,33
50-60	372.463.709,00
60-70	14.819.768,70
70-80	6.064.289,38
80-85	2.367.975,72
85-90	733.385,53
90-95	2.939.193,33
95-100	3.262.550,39
100-105	-
105-115	243.230,97
115-	2.406.198,10

Outstanding amount Buckets (in Eur):	
0 (Included) – 10.000	6.152.736,52
10.000 (Included) – 25.000	45.278.049,48
25.000 (Included) – 50.000	178.240.928,69
50.000 (Included) – 75.000	250.416.534,47
75.000 (Included) – 100.000	235.306.004,30
100.000 (Included) – 150.000	326.025.757,47
150.000 (Included) – 200.000	187.245.456,82
200.000 (Included) – 300.000	196.947.148,97
Over 300.000 (Included)	687.070.249,76
<b>Seasoning:</b>	
< 12 months,	-
12-24 months	243.234.441,00
24-36 months	301.240.165,31
36-60 months	303.228.996,33
>60 months	1.264.979.263,84
<b>Interest rate type:</b>	
Floating not capped,	1.341.266.177,71
Floating capped	50.718.360,01
Fixed or reset < 2 year	10.683.556,81
Fixed or reset 2-5 year	53.233.310,80
Fixed or reset > 5 year	656.781.461,15
<b>Performance:</b>	
Not delinquent performing loans	2.061.628.479,76
Delinquent performing loans	51.054.386,72
Defaulted loans	108.352.040,50
<b>Remaining legal maturity:</b>	
12 months	13.372.045,07
1-5 years	300.674.120,82
over 5 years	1.798.636.700,59
<b>Outstanding Amount per Currency</b>	
Euro	2.112.682.866,48
Other (Amounts per each foreign currency)	0
<b>Composition of the public cover pool</b>	
Public Cover Pool Pivot table	
Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors	N.A.
Proportion of bonds and loans	N.A.
Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company, etc)	N.A.
Country Exposure (10 biggest borrowers)	N.A.
Presence of soft/hard bullet structures in the public sector covered bond	N.A.
If present, length of the extension periods	N.A.
Inclusion of derivatives included in the cover pool	N.A.

## Key Concepts Explanation

Table C. Key Concepts Explanation	
<b>Overcollateralization</b>	
Information on overcollateralization calculation method and asset composition	Refers to the Value of total Assets included in the cover pool (defaulted loans excluded) compared to the outstanding amount of underlying Covered Bonds.
<b>Residential vs. commercial mortgages</b>	
Description of the difference made between residential and commercial properties	Residential Mortgage Loan means a Mortgage Loan referred to under Article 2, Paragraph 1, letter a) of the MEF Decree. Commercial Mortgage Loan means a Mortgage Loan referred to under Article 2, Paragraph 1, letter b) of the MEF Decree.
Description of property classification as commercial	Properties classified as commercial have a commercial use, either for businesses or as offices
Inclusion of working capital in the valuation for commercial property (Yes/No)	Yes
<b>Insured mortgages (if part of the cover pool)</b>	

Loans insurance characteristics	insurance against flood, fire, destruction of the real estate property, insurance against death, accident or unemployment of the relevant borrower, insurance or high LTV mortgage loans.
Details of insurers	prime Insurance companies acting in Italy
<b>NPLs</b>	
Definition of Defaulted Receivable	<p>means a Mortgage Loan in relation to which the relevant Receivable is a Defaulted Receivable.</p> <p>Defaulted Receivable means a Receivable classified as in sofferenza in accordance with the provisions of the Collection Policies, as applied in compliance with the provisions of the Bank of Italy's supervisory regulations (Istruzioni di Vigilanza della Banca d'Italia) and in accordance with a prudent management of the Receivables carried out with the highest professional standards; and /or, with the provisions of the Collection Policies, when the Arrears Ratio is at least equal to (i) 10, in case of Mortgage Loans providing for monthly instalments, (ii) 4, in case of Mortgage Loans providing for quarterly instalments and (iii) 2, in case of Mortgage Loans providing for semi-annual instalments. For the purposes of this definition, Arrears Ratio means, at the end of each monthly reference period, the ratio between (a) all amounts due and unpaid as principal and/or interest (excluding any default interest) in relation to the relevant Receivable and (b) the amount of the instalment of the relevant Receivable which was due immediately prior to the end of that month. Defaulted Securities (Titoli in Default) means the Securities which may be classified as defaulted in accordance with the provisions of the Collection Policies.</p>
Distinction between performing and non performing loans in the cover pool	Performing loans are loans which are not classified as Defaulted Receivables.
Eligibility of defaulted loans as part of the cover pool (Yes/No)	No
Eligibility of loans in foreclosure procedure as part of the cover pool (and, in case, provisioning made in respect of the value of these loans in the cover pool) (Yes/No)	No
<b>Capped floating rate loans</b>	
Description of the types of caps for the loans	Capped floating rate loans are loans for which interest rates are subject to a cap.
<b>Soft Bullets (Extendable maturity)</b>	
Description of the soft bullet structures (circumstances under which soft bullet could be used)	N.A.
<b>Substitute Asset</b>	
Details on eligibility criteria of the types of assets that can be considered as substitute asset	<p>For the purpose of ensuring compliance with the tests described above and pursuant to article 2 of the MEF Decree, in addition to eligible assets which</p> <p>are generally eligible, the following assets may be used for the purpose of the integration of the cover pool:</p> <p>(a) the creation of deposits with banks incorporated in public administrations of States comprised in the European Union, the European Economic Space and the Swiss Confederation (the "Admitted States" or in a State which attract a risk weight factor equal to 0% under the "Standardised Approach" to credit risk measurement;</p> <p>(b) the assignment of securities issued by the banks referred to under (a) above, having a residual maturity not exceeding one year</p>
List of eligible assets allowed by law / Asset classes currently included in the cover pool	Deposits with banks incorporated in public administrations of States comprised in the European Union, the European Economic Space and the Swiss Confederation
<b>Loan-to-Value</b>	

Description of LTV calculation method (indexed)	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
Frequency of real estate valuation for the purpose of calculating index CLTV	Valuation of the property are made with Nomisma data on semi-annual basis
Description of issuer's valuation techniques (e.g only once at inception vs. frequent re-evaluation which also will have an effect on accounting treatment of the loan/collateral)	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
Date of the last valuation of the property	30th of September 2014
<b>Derivatives</b>	
Hedging of interest risk	Yes
Hedging of duration risk	No
Hedging of currency risk	N.A.
Further information on derivatives	-
Presence of internal vs. external swap counterparties	Intesa Sanpaolo SpA, Banco di Napoli SpA, Cassa di Risparmio del Veneto SpA, Banca dell' Adriatico SpA and Cassa di Risparmio in Bologna SpA act as swap counterparties.
<b>Legal maturity</b>	
Definition of legal maturity for asset in cover pool and cover bond	For Covered Bond legal maturity date is defined as "item 8" of Issue Final Terms (Maturity Date). For asset in cover pool legal maturity is defined as the date of last instalment contractually scheduled
<b>Delinquent loans</b>	
Definition of "delinquent loan"	Loans defined in the stratification tables as "delinquent loans" are those Mortgage Receivables which have not been classified as Credito in Sofferenza and which have at least one Unpaid Instalment
<b>Limited certification</b>	
Definition of "limited-certification loan"	"Limited Certification Loan" is a loan for which not all documentation have been certified with a final validation of the bank

**Additional information**

Table D. Additional information	Current year	Y-1	Y-2
<b>Ratings information</b>			
Current ratings and recent rating history			
Senior unsecured ratings by Moody's, S&P, Fitch, DBRS	Baa1/BBB/BBB/BBB (high)	Baa1/BBB/BBB/BBB (high)	Baa1/BBB-/BBB+/A (low)
Senior secured (covered bond) ratings by DBRS	A(high)	A(high)	A(high)
Financial strength ratings by Moody's and Fitch (Viability Rating/Individual Rating)	n.a./bbb	n.a./bbb	n.a./bbb+
Sovereign ratings by Moody's, S&P, Fitch, DBRS	Baa3/BBB/BBB/BBB (high)	Baa2/BBB/BBB/BBB B	Baa2/BBB-/BBB+/A (low)

This addendum is optional

## E. Harmonised Transparency Template - Optional ECB - ECAs Data Disclosure

HTT 2018

Reporting in Domestic Currency

EUR

### CONTENT OF TAB E

1. [Additional information on the programme](#)
2. [Additional information on the swaps](#)
3. [Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Servicer	Intesa Sanpaolo S.p.A.; Banco di Napoli S.p.A.; Banca CR Firenze S.p.A.; Cassa di Risparmio in Bologna S.p.A.	2W8N8UU78PMDQKZENC08; 549300JM77FBRJ06F57; 549300VE896NMQD7GT66; 635400WV4DZLZPR3HC96; 5493001N8X1JKRF46R22			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	ND2	ND2			
E.1.1.5	Cash manager	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Intesa Sanpaolo S.p.A.; Banco di Napoli S.p.A.; Banca CR Firenze S.p.A.; Cassa di Risparmio in Bologna S.p.A.	2W8N8UU78PMDQKZENC08; 549300JM77FBRJ06F57; 549300VE896NMQD7GT66; 635400WV4DZLZPR3HC96; 5493001N8X1JKRF46R22			
E.1.1.8	Standby account bank	Crédit Agricole - CIB	1VUV7VQFKUOQSI21A208			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	ND2	ND2			
E.1.1.11	Cover Pool Monitor	Deloitte & Touche S.p.A	81560028705502CBA51			
2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Intesa Sanpaolo S.p.A	ND2	2W8N8UU78PMDQKZENC08	Interest Rate Swap		
E.2.1.2	Banco di Napoli S.p.A.	ND2	549300JM77FBRJ06F57	Interest Rate Swap		
E.2.1.4	Banca CR Firenze S.p.A	ND2	635400WV4DZLZPR3HC96	Interest Rate Swap		
E.2.1.5	Cassa di Risparmio in Bologna S.p.A.	ND2	5493001N8X1JKRF46R22	Interest Rate Swap		
3. Additional information on the asset distribution						
1. General Information						
	Total Assets	Residential Loans	Commercial Loans			
E.3.1.1	Weighted Average Seasoning (months)	76,73	76,14	85,02		
E.3.1.2	Weighted Average Maturity (months)**	203,71	208,00	143,54		
OE.3.1.1	Weighted Average Margin (floating rate only)	172,51				
OE.3.1.2	Weighted Average Fixed Coupon (bps)	255,15				
OE.3.1.3	Weighted Average Floating Coupon (bps)	144,41				
OE.3.1.4	Loans to Employees	0,00%				
OE.3.1.5	Loans to foreign debtor	0,06%				
2. Arrears						
	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans	
E.3.2.1	<30 days	0,01%	0,29%	ND2	ND2	0,03%
E.3.2.2	30-<60 days	0,56%	0,90%	ND2	ND2	0,58%
E.3.2.3	60-<90 days	0,23%	0,50%	ND2	ND2	0,25%
E.3.2.4	90-<180 days	0,30%	0,47%	ND2	ND2	0,31%
E.3.2.5	>= 180 days	0,25%	0,44%	ND2	ND2	0,26%