INTESA M SANPAOLO

PRESS RELEASE

INTESA SANPAOLO: STANDARD & POOR'S LOWERS THE BANK'S LONG-TERM RATING FOLLOWING ITALY'S DOWNGRADE. SHORT-TERM RATING CONFIRMED

Turin - Milan, July 12th 2013 – Intesa Sanpaolo communicates that Standard & Poor's has lowered the Bank's long-term rating to 'BBB' from 'BBB+', with negative outlook. The Bank's short-term rating has been confirmed at 'A-2'.

The rating action follows the downgrade of Italy's long-term rating to 'BBB' from 'BBB+' with negative outlook, announced by Standard & Poor's on July 9th 2013.

Intesa Sanpaolo's long- and short-term ratings are now at the same level as, and capped at, the Italian sovereign ratings.

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