

**PRESS RELEASE**

**INTESA SANPAOLO: 2018 EU-WIDE TRANSPARENCY EXERCISE**

*Turin - Milan, 14 December 2018* – Intesa Sanpaolo notes the announcements made today by the European Banking Authority and the European Central Bank regarding the information of the 2018 EU-wide Transparency Exercise and fulfilment of the EBA Board of Supervisors' decision.

**Background 2018 EU-wide Transparency Exercise**

At its meetings in February and April 2018, the EBA Board of Supervisors approved the package for the 2018 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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## 2018 EU-wide Transparency Exercise

### Forborne exposures

Intesa Sanpaolo SpA

	As of 31/12/2017					As of 30/06/2018				
	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 <sup>2</sup>		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 <sup>2</sup>		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			
(mln EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>118</b>	<b>23</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>90</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	102	23	0	0	0	79	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	11	0	0	0	0
Non-financial corporations	15	0	1	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>19,210</b>	<b>11,351</b>	<b>3,899</b>	<b>3,797</b>	<b>11,557</b>	<b>18,527</b>	<b>10,589</b>	<b>4,482</b>	<b>4,143</b>	<b>10,854</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	179	103	39	38	1	150	104	46	42	1
Credit institutions	0	0	0	0	0	113	0	3	0	0
Other financial corporations	938	542	198	188	484	873	519	249	234	480
Non-financial corporations	15,078	9,452	3,350	3,275	8,716	14,530	8,795	3,779	3,518	8,198
of which: small and medium-sized enterprises at amortised cost	8,012	4,998	1,778	1,739	5,368	8,129	4,575	1,921	1,743	5,486
Households	3,016	1,254	312	296	2,355	2,860	1,172	406	349	2,175
<b>DEBT INSTRUMENTS other than HFT</b>	<b>19,328</b>	<b>11,374</b>	<b>3,899</b>	<b>3,797</b>	<b>11,557</b>	<b>18,617</b>	<b>10,590</b>	<b>4,483</b>	<b>4,143</b>	<b>10,854</b>
<b>Loan commitments given</b>	<b>773</b>	<b>327</b>	<b>1</b>	<b>1</b>	<b>227</b>	<b>943</b>	<b>307</b>	<b>32</b>	<b>22</b>	<b>405</b>

<sup>(1)</sup> 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□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.