

#### **COMUNICATO STAMPA**

#### INTESA SANPAOLO: RISULTATI DEL 2018 EU-WIDE STRESS TEST

Torino, Milano, 2 novembre 2018 – Intesa Sanpaolo è stata sottoposta al 2018 EU-wide stress test condotto dall'Autorità Bancaria Europea (EBA), in collaborazione con la Banca d'Italia, la Banca Centrale Europea (BCE) e il Comitato Europeo per il Rischio Sistemico (CERS).

Intesa Sanpaolo prende atto degli annunci effettuati oggi dall'EBA in merito ai risultati dell'*EU-wide stress test* e riconosce pienamente i risultati dell'esercizio.

Il 2018 EU-wide stress test non stabilisce una soglia minima di promozione o bocciatura, costituisce invece un'importante fonte di informazione ai fini dello SREP. I risultati saranno utili alle autorità competenti nella valutazione della capacità di Intesa Sanpaolo di rispettare i relativi requisiti prudenziali a fronte di scenari di stress.

Lo scenario avverso dello *stress test* è stato definito da BCE/CERS e copre un orizzonte temporale di tre anni (2018-2020). Lo *stress test* è stato condotto in base a un'ipotesi di bilancio statico al dicembre 2017 e, quindi, non considera strategie aziendali e iniziative gestionali future. Non rappresenta una previsione della redditività di Intesa Sanpaolo.

Il coefficiente patrimoniale Common Equity Tier 1 ratio (CET1 ratio) risultante dallo stress test al 2020, anno finale della simulazione, per Intesa Sanpaolo è pari a:

- 13,04% secondo i criteri transitori, in vigore per il 2020, e 12,28% secondo i criteri a regime, nello scenario base;
- 10,40% secondo i criteri transitori, in vigore per il 2020, e 9,66% secondo i criteri a regime, nello scenario avverso;

rispetto al dato di partenza, registrato al 31 dicembre 2017 tenendo conto dell'impatto della prima applicazione del principio contabile IFRS 9, pari a 13,24% secondo i criteri transitori e a 11,85% secondo i criteri a regime.

Il CET1 ratio risultante dallo stress test al 2020 nello scenario avverso sarebbe 10,99% secondo i criteri transitori e 10,26% secondo i criteri a regime considerando l'aumento di capitale eseguito in data 11 luglio 2018 nel contesto del Piano di Incentivazione a Lungo Termine 2018-2021 LECOIP 2.0 e la conversione delle azioni di risparmio in azioni ordinarie perfezionata in data 7 agosto 2018, a parità di altre condizioni.



# **2018 EU-wide Stress Test**

Bank Name	Intesa Sanpaolo S.p.A.
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT



### 2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	7,291		7,381	7,662	7,809	7,198	7,144	6,867
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	631		501	501	501	-232	323	323
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,909		-1,899	-1,751	-1,588	-6,375	-4,433	-4,810
Profit or (-) loss for the year	7,367		3,701	3,997	4,188	-1,951	489	183
Coverage ratio: non-performing exposure (%)	50.64%	55.78%	52.46%	49.89%	47.98%	54.64%	51.88%	50.57%
Common Equity Tier 1 capital	38,051	37,957	37,206	37,232	37,544	32,320	31,867	31,176
Total Risk exposure amount (all transitional adjustments included)	286,825	286,761	287,659	287,890	287,985	299,131	299,624	299,821
Common Equity Tier 1 ratio, %	13.27%	13.24%	12.93%	12.93%	13.04%	10.80%	10.64%	10.40%
Fully loaded Common Equity Tier 1 ratio, %	12.87%	11.85%	11.84%	12.02%	12.28%	9.76%	9.74%	9.66%
Tier 1 capital	43,466	43,399	42,642	42,463	42,570	37,756	37,097	36,202
Total leverage ratio exposures	676,967	676,925	676,925	676,925	676,925	676,925	676,925	676,925
Leverage ratio, %	6.42%	6.41%	6.30%	6.27%	6.29%	5.58%	5.48%	5.35%
Fully loaded leverage ratio, %	6.12%	5.66%	5.69%	5.77%	5.89%	4.98%	4.98%	4.95%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			4,121	4,121	4,121	4,121	4,121	4,121
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation
<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expos	ure amounts						
		A-IR	:B	F-I	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)	Norr-deladited	Derauteu	Norr-deradited	Deraulted	Non-deladited	Derauted	Norraciautea	Delaulted					
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0	-
	Institutions	36,125	420	0	0	17,101	105	0	C	26,574	403	266	220	54.6%
	Corporates	174,878	34,876	1,570	99	94,268	7,743	1,322	0	172,57	34,941	20,669	19,286	55.2%
	Corporates - Of Which: Specialised Lending	10,453	2,495	0	0	9,569		0	0	9,551	2,511	1,470	1,166	46.4%
	Corporates - Of Which: SME	46,366	21,471	432	27	27,465	4,710	408	0	46,45	21,475	13,483	12,872	59.9%
	Retail	96,571	9,184	0	0	15,673	31	0	0	96,553	9,183	5,637	5,277	57.5%
	Retail - Secured on real estate property	87,016	4,341		0	13,272	27	0	0	87,029	4,341	1,855	1,596	36.8%
	Retail - Secured on real estate property - Of Which: SME	4,295			0	748	1	0	0	4,30	1,271	578	515	40.5%
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	82,721	3,070	0	0	12,524	26	0	0	82,72	3,070	1,277	1,081	35.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail	9,555			0	2,401	4	0	C	9,52		3,782	3,681	
	Retail - Other Retail - Of Which: SME	9,555	4,844	0	0	2,401	4	0	C	9,52	4,842	3,782	3,681	76.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	1	0	0	0	-
	Equity									554	2	0	0	0.0%
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	307,574	44,481	1,570	99	127,042	7,878	1,322	0	296,251	44,529	26,572	24,783	55.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20:						
			Exposure	values			Risk expo	sure amounts	1./					
		A-IR	:B	F-1	IRB	A-I	RB	F-IR	B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	18,438	412	0	0	7,534	103	0	0	15,309	395	242		54.4%
	Corporates	130,249	34,149	0	0	65,610	7,269	0	0	127,989	34,090	20,019	18,847	55.3%
	Corporates - Of Which: Specialised Lending	6,353	2,233	0	0	4,852	489	0	0	5,850		1,217		46.0%
	Corporates - Of Which: SME	44,753		0	0	24,914	4,464	0	0	44,405	21,375	13,388	12,789	59.8%
	Retail	90,154	9,121	0	0	14,807	0	0	0	90,136	9,119	5,593	5,247	57.5%
	Retail - Secured on real estate property	80,816	4,286	0	0	12,512	0	0	0	80,816	4,286	1,821	1,573	36.7%
	Retail - Secured on real estate property - Of Which: SME	4,234	1,269	0	0	705	0	0	0	4,234	1,269	575	514	40.5%
Italy	Retail - Secured on real estate property - Of Which: non-SME	76,582	3,017	0	0	11,807	0	0	0	76,582	3,017	1,246	1,060	35.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	9,338	4,834	0	0	2,295	0	0	0	9,320	4,833	3,773	3,674	76.0%
	Retail - Other Retail - Of Which: SME	9,338	4,834	0	0	2,295	0	0	0	9,320	4,833	3,773	3,674	76.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									520	2	0	0	0.0%
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	238,841	43,682	0	0	87,951	7,373	0	0	233,955	43,606	25,854	24,309	55.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	₹B	F-:	IRB	A-1	RB	F-IF	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	0	(	0	(	0	0	0	0	0	0	-
	Institutions	352	0	0	(	72		0	0	40	0	0	0	-
	Corporates	1,944	34	0	0	1,219	8	0	C	1,866		19	10	29.2%
	Corporates - Of Which: Specialised Lending	155	0	0	C	216		0	0	129	0	6	0	-
	Corporates - Of Which: SME	1	0	0	C	1		0	0	1	. 0	0	0	-
	Retail	9	0	0	(	1		0	0	9	0	0	0	50.7%
	Retail - Secured on real estate property	9	0	0	(	1		0	0	9	0	0	0	49.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0		0	0	0	0	0	0	-
Spain	Retail - Secured on real estate property - Of Which: non-SME	9	0	0	(	1		0	0	9	0	0	0	49.3%
· ·	Retail - Qualifying Revolving	0	0	0	(	0		0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	(	0		0	0	0	0	0	0	80.4%
	Retail - Other Retail - Of Which: SME	0	0	0	(	0		0	0	0	0	0	0	80.4%
	Retail - Other Retail - Of Which: non-SME	C	0	0	(	0		0	C	0	0	0	0	-
	Equity									C	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									C	0	0	0	-
	IRB TOTAL	2,301	35	0	0	1,292	8	0	0	1,911	. 35	19	10	29.3%

Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restate	1					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-II	₹В	F-	IRB	A-:	IRB	F-IF	tB	Performing	Non performing			Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	(	0	0	0	0	0	0	0	0	0	0	-
	Institutions	623	(	0	0	326	0	0	0	242	0	0	0	-
	Corporates	6,648	59	0	0	3,133	14	1 0	0	6,555	59	39	14	24.0%
	Corporates - Of Which: Specialised Lending	784	8	0	0	925	2	2 0	0	744	8	21	1	13.1%
	Corporates - Of Which: SME	3	6	0	0	2	1	. 0	0	3	6	6	6	94.4%
	Retail	21	0	0	0	3	0	0	0	21	0	0	0	15.1%
	Retail - Secured on real estate property	21	0	0	0	3	0	0	0	21	0	0	0	15.19
	Retail - Secured on real estate property - Of Which: SME	0	(	0	0	0	0	0	0	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	21	(	0	0	3	0	0	0	21	0	0	0	15.19
	Retail - Qualifying Revolving	0	(	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	i-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	i-
	Retail - Other Retail - Of Which: non-SME	0	(	0	0	0	0	0	C	0	0	0	0	l-
	Equity									0	0	0	0	1-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	7,292	59	0	0	3,463	14	. 0	0	6,818	59	39	14	24.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposure	values			Rick evno	sure amounts	1,					
		A-IR		F-I	RB	A-1		F-IR	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	C	-
	Institutions	3,269	0	0	0	360	0	0	0	32!	5 0	0	0	-
	Corporates	7,949	1	1	0	5,264	0	1	0	7,86	5 1	12	1	54.2%
	Corporates - Of Which: Specialised Lending	319	0	0	0	138	0	0	0	30:	0	0	0	-
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0		1 0	0	0	-
	Retail	67	2	0	0	10	0	0	0	6	7 2	1	1	45.9%
	Retail - Secured on real estate property	67	2	0	0	10	0	0	0	6	7 2	1	1	45.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	_	0	0		20.2%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	67	2	0	0	10	0	0	0	67	7 2	1	1	46.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0		0	0	0	89.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0	89.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	0	-
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets									_	0	0	0	-
	IRB TOTAL	11,285	3	1	0	5,635	0	1	0	8,258	3	13	2	49.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	1					
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II	₹B	F-I	RB	A-1	IRB	F-IF	tB	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	0	(	0	(	0	0	0	0		0	0	0	J -
	Institutions	6	(	0	(	3	0	0	0		5 0	0	0	o -
	Corporates	3,337	47	648	5	2,275	16	494	0	3,969	74	104	60	0 80.9%
	Corporates - Of Which: Specialised Lending	0	(	0	(	0	0	0	0	72:	7 25	53	17	7 70.4%
	Corporates - Of Which: SME	1,401	43	217	(	939	2	170	0	1,61	7 43	46	41	1 93.9%
	Retail	6,079	53	0	(	815	30	0	0	6,079	52	39	25	5 48.7%
	Retail - Secured on real estate property	5,863	43	0	(	709	27	0	0	5,87	7 43	30	18	8 42.9%
	Retail - Secured on real estate property - Of Which: SME	61		0	(	43		0	0	74	7 1	3	1	1 85.7%
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	5,802	42	0		666	26	0	0	5,80	2 42	27	17	7 41.5%
	Retail - Qualifying Revolving	0	(	0	(	0	0	0	0		0	0		) -
	Retail - Other Retail	216		0	(	106		0	0	20:		10	7	7 76.0%
	Retail - Other Retail - Of Which: SME	216	Ģ	0	(	106	4	0	0	20:	3 9	10	7	7 76.0%
	Retail - Other Retail - Of Which: non-SME	0	(	0		0	0	0	0		0	0	0	j -
	Equity										0	0	0	J -
	Securitisation													
	Other non-credit obligation assets										0	0		J -
	IRB TOTAL	9,422	99	648	5	3.093	46	494	0	10.054	126	143	85	67.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Intesa San	paolo S.p.	A.										
								Restated	d					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	В	F-1	RB	A-:	IRB	F-IF	αв	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)	Norrueraulteu	Deraulteu	Nonraerauiteu	Deraulteu	Norrderadited	Deraulteu	Norrderadited	Delaulteu					
	Central banks and central governments	0	(	0	0	0	0	0	0		0 0	0	. 0	-
	Institutions	4,301	(	0	0	867	0	0	0	3,34	4 0	1	. 0	) -
	Corporates	2,725	21	0	0	1,515	5	0	0	2,40	8 21	18	15	73.6
	Corporates - Of Which: Specialised Lending	323	0	0	0	396	0	0	0	13	0 0	0	. 0	) -
	Corporates - Of Which: SME	3	0	0	0	3	0	0	0		3 0	0	. 0	) -
	Retail	13	1	0	0	2	0	0	0	1	3 1	0	. 0	39.2
	Retail - Secured on real estate property	13	1	0	0	2	0	0	0	1	3 1	0	. 0	39.2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0 0	0	. 0	J -
France	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	2	0	0	0	1	3 1	0	. 0	39.2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0 0	0	. 0	) -
	Retail - Other Retail	0	0	0	0	0	0	0	0		0 0	0	. 0	) -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0 0	0	. 0	) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0 0	0	. 0	) -
	Equity										0 0	0	. 0	) -
	Securitisation													
	Other non-credit obligation assets										0 0	0	. 0	J -
	IRB TOTAL	7,039	22	0	0	2,384	5	0	0	5,76	5 22	19	16	72.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
			Exposur	e values			Risk expo	31/12/20 sure amounts	17					
		A-II	RB	F-I	IRB	A-1	IRB	F-IF	:В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0	-
	Institutions	895	0	0		288	0	0	0	368	0	0	0	-
	Corporates	3,166	105	0		1,386	25	0	0	3,131	105	78	71	67.09
	Corporates - Of Which: Specialised Lending	28	45	0		16	11	0	0	28	45	28	28	62.99
	Corporates - Of Which: SME	15	5	0		13	1	0	0	15	5	1	1	28.29
	Retail	16	1	0		3	0	0	0	16	1	1	0	44.09
	Retail - Secured on real estate property	16	1	0		3	0	0	0	16	1	1	0	44.09
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	16	1	0		3	0	0	0	16	1	1	0	44.09
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	-	0	0	0	0		0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	C		0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	0	C		0	0	0	-
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	4.078	106	0		1,677	25	0	0	3,515	106	78	71	66.8%

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-1	RB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	_	,		,		0	^					0 (	
	Institutions		,	) 0	,	1	0	0	0		1 0		0 0	100.09
	Corporates	160		13		171	0	14	0	13	2 0		2 (	44.99
	Corporates - Of Which: Specialised Lending			0		0	0	0	0		0 0		0 (	) -
	Corporates - Of Which: SME	0		0		0	0	0	0		0 0		0 (	j -
	Retail		(	0	(	0	0	0	0		1 0		0 (	87.2
	Retail - Secured on real estate property	1	(	0	(	0	0	0	0		1 0		0 (	-
	Retail - Secured on real estate property - Of Which: SME	C	(	0	(	0	0	0	0	1	0 0		0 (	) -
Croatia	Retail - Secured on real estate property - Of Which: non-SME	1	(	0	(	0	0	0	0		1 0		0 0	) -
	Retail - Qualifying Revolving	0	(	0	(	0	0	0	0		0 0		0 (	J -
	Retail - Other Retail	0	(	0	(	0	0	0	0		0 0		0 (	87.29
	Retail - Other Retail - Of Which: SME	C	(	0	(	0	0	0	0	1	0		0 (	87.29
	Retail - Other Retail - Of Which: non-SME	0	(	0	(	0	0	0	0		0 0		0 (	1-
	Equity										0 0		0 (	1 -
	Securitisation													
	Other non-credit obligation assets										0 0		0 (	1-
	IRB TOTAL	161		13		172	0	14	0	133	3 0		2 (	46.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Intesa San	paolo S.p.	A.										
								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F:	IRB	A-1	RB	F-II	₹B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	(	) (	0	(	0	(	0	(	) (	0	-	0 0	0 -
	Institutions	1		0	(	2		0	(	)	. 0		0 0	0 100.0%
	Corporates	160	) (	2	1	128	(	3	(	163	2 1		2 1	0 40.5%
	Corporates - Of Which: Specialised Lending		) (	0	0	0	(	0	(	3!	5 0		1 (	0 -
	Corporates - Of Which: SME		) (	0	0	0	(	0	(	)	0	-	0 0	0 -
	Retail	6	5 0	0	(	1	0	0	(	) (	5 0		0 (	J -
	Retail - Secured on real estate property	6	5 0	0	0	1	0	0	(	)	5 0	-	0 (	J -
	Retail - Secured on real estate property - Of Which: SME	0	) (	0	0	0	0	0	(	)	0	-	0 (	J -
Serbia	Retail - Secured on real estate property - Of Which: non-SME		5 0	0	0	1	(	0	(	)	5 0	-	0 0	0 -
	Retail - Qualifying Revolving		) (	0	0	0	(	0	(	)	0	-	0 0	0 -
	Retail - Other Retail		) (	0	0	0	(	0	(	)	0	-	0 0	0 -
	Retail - Other Retail - Of Which: SME		) (	0	0	0	(	0	(	)	0	-	0 0	0 -
	Retail - Other Retail - Of Which: non-SME		) (	0	0	0	(	0	(	)	0	-	0 0	0 -
	Equity										0	-	0 0	0 -
	Securitisation													
	Other non-credit obligation assets										0		0 0	ŭ -
	IRB TOTAL	167		2	1	131	0	3	0	169	1		2 0	0 40.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performin exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	0	(	0	(	0	0	0	0	0	0	-
	Institutions	7	. 0	0		6	(	0	0	0	0	0	0	
	Corporates	288	38	24		245	9	15	0	124	38	24	22	59.0
	Corporates - Of Which: Specialised Lending	0	0	0		0	(	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	(	0		0	0	0	0	0	0	
	Retail		. 0	0	(	0		0	0	1	0	0	0	15.29
	Retail - Secured on real estate property		. 0	0	(	0	(	0	0	1	0	0	0	13.09
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	(	0	0	0	0	0	0	
Hungary	Retail - Secured on real estate property - Of Which: non-SME	1	. 0	0		0	(	0	0	1	0	0	0	13.09
	Retail - Qualifying Revolving	0	0	0		0	(	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	(	0	(	0	0	0	0	0	0	92.79
	Retail - Other Retail - Of Which: SME	0	0	0	(	0		0	0	0	0	0	0	92.79
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0		0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	
	IRB TOTAL	296	38	24		252	9	15	0	125	38	24	23	58.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								В	Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments								0				0			
	Institutions	26,392	585	297	261	44.6%	26,229	747	329	294	39.3%	26,081	895	357	322	36.0%
	Corporates	169,264		21.135	20.241	52.9%	166,559	40,953	21,764	20,943	51.1%	164.181	43,331	22,329	21.567	49.8%
	Corporates - Of Which: Specialised Lending	8,916	38,248 3,153	1,568	1,324	42.0%	8,418	3,652	1,658		39.5%	7,999		1.740		37.8%
	Corporates - Of Which: SME	45,043	22.883	13.664	13,310	58.2%	43,917	24,008	13,951	13,636	56.8%	42,967		14,199		55.8%
	Retail	95,207	10,529	5,741	5,465	51.9%	93,949	11,787	5,892	5,621	47.7%	92,764	12,972	6,028	5,768	44.5%
	Retail - Secured on real estate property	86,038	5,333	1,879	1,674	31.4%	85,092	6,278	1,949	1,747	27.8%	84,199	7,171	2.011	1,700	25.3%
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	4,118	1,461	1,879	1,6/4	36.6%	3,962	1,617	1,949	1,747	27.8% 34.1%	3,821	1.758	2,011	1,816	32.2%
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	81,920	3,872	1,302	1.139	29.4%	81.130	4,661	1,358	1.196	25.6%	80,379		1,409	307	23.1%
Tricesa Saripadio S.p.A.	Retail - Qualifying Revolving	01,920	3,0/2	1,302	1,139	29.470	01,130	4,001	1,330	1,190	23.070	00,379	3,413	1,409	1,230	23.170
	Retail - Other Retail	9,169	5,197	3,862	3,790	72.9%	8.857	5,508	3,943	3,874	70.3%	8,565	5.801	4.017	3,952	68.1%
	Retail - Other Retail - Of Which: SME	9,169	5,197	3,862	3,790	72.9%	8,857	5,508	3,943	3,074	70.3%	8,565		4,017	3,952	68.1%
	Retail - Other Retail - Of Which: non-SME	9,103	3,197	J,002	5,730	- 72.370	0,037	3,300	3,343	J,0/4	70.370	0,505	3,001	1,017	3,932	- 00.170
	Equity	520	35	11	10	28.3%	501	54	16	16	29.3%	489	66	20	20	29.8%
	Securitisation	320	33		10	20.3 /0	301	37	10	10	23.370	703	00	20	20	29.070
	Other non-credit obligation assets	0	0	0	0		0	0	0	0		0	0	0	0	
	IRB TOTAL	291,382	49,397	27,183	25,977	52.6%	287,238	53,542	28.001	26,873	50.2%	283,516	57,264	28,734	27.678	48.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									aseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/202	:0	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	15,210	494	263	236	47.7%	15,119	585	279	251	42.8%	15,028	676	293	265	39.2%
	Corporates	125,146	36,933	20,356	19,662	53.2%	122,845	39,235	20,856	20,232	51.6%	120,868	41,212	21,295	20,728	50.3%
	Corporates - Of Which: Specialised Lending	5,377	2,697	1,259	1,127		5,018		1,313	1,201	39.3%	4,723			1,263	37.7%
	Corporates - Of Which: SME	43,054	22,726	13,551	13,216	58.2%	41,983	23,797	13,807	13,510	56.8%	41,085	24,695	14,024	13,760	55.7%
	Retail	88,849	10,406	5,659	5,416		87,646		5,788	5,551	47.8%	86,513		5,904	5,677	44.6%
	Retail - Secured on real estate property	79,874	5,229	1,810	1,635	31.3%	78,973		1,865	1,693	27.6%	78,124			1,748	25.0%
	Retail - Secured on real estate property - Of Which: SME	4,045	1,458	574	534	36.6%	3,890	1,613	587	550	34.1%	3,750	1,753	598	564	32.2%
Italy	Retail - Secured on real estate property - Of Which: non-SME	75,829	3,770	1,237	1,101	29.2%	75,083	4,516	1,279	1,143	25.3%	74,373	5,226	1,315	1,184	22.7%
,	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	8,976	5,178	3,848	3,781	73.0%	8,673	5,480	3,923	3,858	70.4%	8,389	5,764	3,991	3,929	68.2%
	Retail - Other Retail - Of Which: SME	8,976	5,178	3,848	3,781	73.0%	8,673	5,480	3,923	3,858	70.4%	8,389	5,764	3,991	3,929	68.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	488	34	9	9	26.5%	470	52	15	14	27.2%	459	62	18	17	27.5%
	Securitisation															-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	229,694	47,867	26,287	25,322	52.9%	226,080	51,481	26,937	26,048	50.6%	222,868	54,693	27,510	26,687	48.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0		0 0	-	0	0	0	0		(	0		0	-
	Institutions	40	0		0 0	23.2%	40	0	0	0	23.3%	40	0	C	0	23.4%
	Corporates	1,84	60	2	5 16	27.4%	1,824	77	28	21	26.8%	1,809	92	32	24	26.5%
	Corporates - Of Which: Specialised Lending	117	7 12		B 3	22.7%	110	18	9	4	22.8%	106	23	10	5	22.9%
	Corporates - Of Which: SME		. 0		0	34.0%	1	0	0	0	34.1%	1	0	C	0	34.1%
	Retail		5 0		0	40.2%	5	0	0	0	33.7%		0	C	0	29.4%
	Retail - Secured on real estate property		5 0		0	38.7%	5	0	0	0	32.3%		0	C	0	28.1%
	Retail - Secured on real estate property - Of Which: SME		0		0	-	0	0	0	0	-	(	0	C	0	-
Spain	Retail - Secured on real estate property - Of Which: non-SME		5 0		0	38.7%	5	0	0	0	32.3%		0	C	0	28.1%
	Retail - Qualifying Revolving		0		0	-	0	0	0	0	-	(	0	C	0	-
	Retail - Other Retail		0		0	80.4%	0	0	0	0	80.4%		0	C	0	80.4%
	Retail - Other Retail - Of Which: SME		0		0	80.4%	0	0	0	0	80.4%		0	C	0	80.4%
	Retail - Other Retail - Of Which: non-SME	(	0		0 0	-	0	0	0	0	-	(	0	C	0	-
	Equity	(	0		0 0	-	0	0	0	0	-	(	0	C	0	-
	Securitisation															
	Other non-credit obligation assets		0		0	-	0	0	0	0	-		0	0	0	
	IRB TOTAL	1,886	60	2!	5 16	27.4%	1,868	78	29	21	26.8%	1,854	92	32	24	26.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	0	0		) 0		0	0	0	0		0	0	0	0	-
	Institutions	242	0	(	0	45.4%	242	0	0	0	47.0%	242	0	0	0	48.1%
	Corporates	6,498	116	54	29	25.0%	6,445	169	66	43	25.2%	6,391	223	80	57	25.4%
	Corporates - Of Which: Specialised Lending	708	44	29	10	23.1%	678	74	34	18	24.1%	651	101	41	25	24.4%
	Corporates - Of Which: SME	3	6	6	6	94.3%	3	6	6	6	94.1%	3	6	6	6	93.8%
	Retail	21	1	(	0	12.3%	20	1	0	0	12.0%	20	1	0	0	12.0%
	Retail - Secured on real estate property	21	1	(	0	12.3%	20	1	0	0	12.0%	20	1	0	0	12.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	(	0		0	0	0	0		0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	21	1		0	12.3%	20	1	0	0	12.0%	20	1	0	0	12.0%
	Retail - Qualifying Revolving	0	0		0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0		0	62.2%	0	0	0	0	67.3%	0	0	0	0	69.0%
	Retail - Other Retail - Of Which: SME	0	0	(	0	62.2%	0	0	C	0	67.3%	0	0	0	0	69.0%
	Retail - Other Retail - Of Which: non-SME	0	0	(	0		0	0	0	0		0	0	0	0	-
	Equity	0	0	(	0		0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0		0	-	0	0	C	0	-	0	0	0	0	-
	IRB TOTAL	6,761	116	54	29	24.9%	6,707	170	66	43	25.2%	6,653	225	80	57	25.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)  Central banks and central governments															
	Institutions	32				28.4%	324				28.4%	324	0			28.5%
	Corporates	7.81		2	15	28.0%	7,769		42	22	20.470	7.716			4-	27.6%
	Corporates - Of Which: Specialised Lending	7,81.		27	12	25.7%	7,769		92	2/	25.7%	7,718		3/	42	25.7%
	Corporates - Of Which: SME	29	1 0	7	1	44.8%	230	1		0	55.4%	203	0	í		58.6%
	Retail	6	5 2	-		34.6%	66		1	1	28.2%	65	4	1		24.3%
	Retail - Secured on real estate property	6	5 2		1	34.5%	66		1	1	28.2%	65	4	1		24.3%
	Retail - Secured on real estate property - Of Which: SME		0 0			20.2%	0		0	0	20.2%	0	0			20.2%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	6	5 2	1		34.6%	66	3	1	1	28.2%	65	4	1		24.3%
Officea Rangaoini	Retail - Qualifying Revolving		0 0	(			0	) (	) 0	0	) -	0	0	C		) -
	Retail - Other Retail		0	(		89.2%	0	) (	0	0	89.0%	0	0	C		88.9%
	Retail - Other Retail - Of Which: SME		0	(		89.2%	0	) (	0	0	89.0%	0	0		0	88.9%
	Retail - Other Retail - Of Which: non-SME		0 0	(	(	-	0	) (	0	0	) <del>-</del>	0	0		(	-
	Equity		0	(	(	-	0	) (	0	0	) -	0	0	C	(	-
	Securitisation									_						
	Other non-credit obligation assets		0	(		-	0	) (	0	0	-	0	0	C		-
	IRB TOTAL	8,204	57	28	16	28.3%	8,159	102	43	28	27.8%	8,105	156	58	43	27.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
	(c) TIP (c)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0				U	U	U	U	-	,			,	
	Institutions	2.004	142	124	0	32.4% 56.9%	3,834	209	172	121	32.4% 57.8%	3.768	274	210	) (	32.49
	Corporates	3,901		124						121				210		58.2
	Corporates - Of Which: Specialised Lending	711		54	2/	65.6%	696		/1	36	63.4%	681		118	, 44	62.1
	Corporates - Of Which: SME	1,570		64	49	54.6%	1,524		91	/8	57.3%	1,479				58.5
	Retail	6,024		//	45	41.2%	5,973		99	66	41.7%	5,925		119		42.0
	Retail - Secured on real estate property	5,831	89	64	35	39.2%	5,789	130	/9	50	38.1%	5,750	1/0	93	64	37.6
	Retail - Secured on real estate property - Of Which: SME	/3	3		3 2	59.9%	/2	4	4	2	51.6%	/1	. 5	4	1 4	47.4
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	5,758	86	60	33	38.6%	5,718	127	75	48	37.7%	5,679	165	89	62	37.3
	Retail - Qualifying Revolving		0	(	0	-	0	0	0	0			0	C	0	) -
	Retail - Other Retail	193	19	14	10	50.6%	184		20	16	58.6%	176	36	26	5 23	62.7
	Retail - Other Retail - Of Which: SME	193	19	14	10	50.6%	184	28	20	16	58.6%	176	36	26	5 23	62.7
	Retail - Other Retail - Of Which: non-SME	0	0	(	0	-	0	0	0	0	•	(	0	C	) (	) -
	Equity	0	0	(	0	-	0	0	0	0	-	(	0	C	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	(	0		0	0	0	0	-	(	0	C	0	) -
	IRB TOTAL	9,930	250	201	125	50.1%	9.813	367	271	187	50.9%	9,699	481	329	246	51.29

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



William		Intesa Sanı	oaolo S.p.A													
									Baseline Scena							
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	(	) C	(	0		0	0	0	0	-	(	0	С	0	-
	Institutions	3,342		1	1	31.8%	3,340	4	2	1	31.9%	3,338		3	2	32.19
	Corporates	2,394	35	23	19	54.6%	2,380	49	28	23	46.4%	2,366	63	32	26	41.79
	Corporates - Of Which: Specialised Lending	128	3	2	1	22.9%	125	5	3	1	22.9%	122	8	4	2	22.99
	Corporates - Of Which: SME		C	(	0	35.3%	3	0	0	0	35.1%	3	0	C	0	34.99
	Retail	13	1	(	0	33.2%	13	1	0	0	28.7%	13	1	0	0	25.59
	Retail - Secured on real estate property	13	1	(	0	33.2%	13	1	0	0	28.7%	13	1	0	0	25.59
	Retail - Secured on real estate property - Of Which: SME	(	0	(	0	-	0	0	0	0	-	(	0		0	-
France	Retail - Secured on real estate property - Of Which: non-SME	13	1	(	0	33.2%	13	1	0	0	28.7%	13	1	C	0	25.59
	Retail - Qualifying Revolving	(	0	(	0		0	0	0	0			0	C	0	-
	Retail - Other Retail	(	0	(	0		0	0	0	0			0	C	0	-
	Retail - Other Retail - Of Which: SME	(	0	(	0		0	0	0	0			0	C	0	-
	Retail - Other Retail - Of Which: non-SME	(	0	(	0		0	0	0	0			0	C	0	-
	Equity	(	0	(	0		0	0	0	0			0	C	0	-
	Securitisation															
	Other non-credit obligation assets	(	) (	(	0		0	0	0	0	-	(	0	0	0	-
	IRB TOTAL	5,749	38	25	20	53.0%	5,733	54	30	24	45.0%	5,717	70	35	29	40.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		0	(	(	-	0	0	0	(		0	0	C	(	-
	Institutions	36		(	(	32.8%	367		0	(	32.8%	366			(	32.8%
	Corporates	3,10		82	77	60.3%	3,089	148	87	82	55.9%	3,071	166	92	87	7 52.6%
	Corporates - Of Which: Specialised Lending	2	7 45	29	29	63.4%	26	46	29	29	62.8%	26	47	30	29	62.1%
	Corporates - Of Which: SME	1	4 5	2	1	28.4%	14	5	2	2	28.5%	14	6	2	2	28.6%
	Retail	1	5 1	1	. 1	36.7%	16	2	1	1	31.9%	16	2	1	1	28.7%
	Retail - Secured on real estate property	1	5 1	1	. 1	36.7%	16	2	1	1	31.9%	16	2	1	1	28.7%
	Retail - Secured on real estate property - Of Which: SME		0			-	0	0	0		) <del>-</del>	0	0	C	0	
Germany	Retail - Secured on real estate property - Of Which: non-SME	1	5 1	1		36.7%	16	2	1	1	31.9%	16	2	1	1	28.7%
	Retail - Qualifying Revolving		0	(		-	0	0	0		-	0	0	C		
	Retail - Other Retail		0	(		0.0%	0	0	0		0.0%	0	0	0		0.0%
	Retail - Other Retail - Of Which: SME		0 0	(		0.0%	0	0	0	(	0.0%	0	0	0	(	0.0%
	Retail - Other Retail - Of Which: non-SME		0 0			-	0	0	0		ıl-	0	0	0		
	Equity		0	(		-	0	0	0	(	-	0	0	C	(	
	Securitisation															
	Other non-credit obligation assets		0 0	(		-	0	0	0		ıl-	0	0	0		j -
	IRB TOTAL	3,49	130	83	78	60.0%	3,472	150	88	83	55.4%	3,453	169	93	88	52.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	0	C	0	(	-	0	0	0	0		0	0	0	(	J -
	Institutions	1	C	0	(	29.3%	1	0	0	0	25.2%	1	0	0	(	0 23.8%
	Corporates	132	1	1		27.4%	131	2	1	0	27.9%	129	3	2		1 27.2%
	Corporates - Of Which: Specialised Lending	0	C	0	(	-	0	0	0	0	-	0	0	0	(	J -
	Corporates - Of Which: SME	0	0	0	(	31.6%	0	0	0	0	36.2%	0	0	0	(	0 37.6%
	Retail	1	0	0		6.8%	1	0	0	0	5.7%	1	0	0	(	0 5.5%
	Retail - Secured on real estate property	1	0	0		5.0%	1	0	0	0	5.0%	1	0	0	(	0 5.1%
	Retail - Secured on real estate property - Of Which: SME	0	0			-	0	0	0	0		0	0	0	(	) -
Croatia	Retail - Secured on real estate property - Of Which: non-SME	1	0			5.0%	1	0	0	0	5.0%	1	0	0	(	0 5.1%
	Retail - Qualifying Revolving	0				-	0	0	0	0		0	0	0	(	) -
	Retail - Other Retail	0				86.6%	0	0	0	0	86,4%	0	0	0	(	0 86.1%
	Retail - Other Retail - Of Which: SME	0	0	0		86.6%	0	0	0	0	86.4%	0	0	0	(	0 86.1%
	Retail - Other Retail - Of Which: non-SME	0				-	0	0	0	0		0	0	0	(	) -
	Equity	0	0	C		-	0	0	0	0	-	0	0	0	(	J -
	Securitisation															
	Other non-credit obligation assets	0		0		-	0	0	0	0	-	0	0	0		J -
	IRB TOTAL	133	1	1		27.4%	132	2	1	0	27.8%	131	3	2		1 27.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Intesa San	paolo S.p.A													
									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		0 0	(	) (	) -		0 0	(	0	-	0	0	C	(	1 -
	Institutions		1 0	(	) (	47.8%		1 0	(	0	46.1%	1	0	C	(	45.8%
	Corporates	16	0 3	10	) 2	52.9%	15	8 5	4	3	56.7%	156	7	5	4	4 57.7%
	Corporates - Of Which: Specialised Lending	3	14 1		9 1	80.6%	3	3 2	3	2	83.1%	32	3	3	3	83.1%
	Corporates - Of Which: SME		0 0		) (	31.6%		0 0	(	0	36.2%	0	0	C	0	37.6%
	Retail		6 0		) (	29.3%		6 0	(	0	29.3%	6	0	C	0	29.1%
	Retail - Secured on real estate property		6 0		0	29.3%		6 0	(	0	29.3%	6	0		0	29.1%
	Retail - Secured on real estate property - Of Which: SME		0 0		0	-		0 0	(	0	-	0	0		0	1-
Serbia	Retail - Secured on real estate property - Of Which: non-SME		6 0		) (	29.3%		6 0	(	0	29.3%	6	0	0		29.1%
	Retail - Qualifying Revolving		0 0		) (	-		0 0	(	0	-	0	0	0		) -
	Retail - Other Retail		0 0		) (	83.1%		0 0	(	0	83.1%	0	0			83.1%
	Retail - Other Retail - Of Which: SME		0 0	(	) (	83.1%		0 0		0	83.1%	0	0	C		83.1%
	Retail - Other Retail - Of Which: non-SME		0 0	(	) (	-		0 0		0		0	0	C		) -
	Equity		0 0	(	) (	-		0 0		0		0	0	C		) -
	Securitisation															
	Other non-credit obligation assets		0 0	(	) (	-		0 0	(	0	-	0	0			) -
	IRB TOTAL	16	6 3	10	2	52.7%	16	4 5	4	3	56.3%	162	7	6	4	57.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments Institutions		0		0	-		0	0	0			0		0	-
		422	0		0	20.0%		0	0	0	20.0%		0		0	20.09
	Corporates	12:	39	24	23	59.2%	123	40	24	23	58.7%	122	41	24	24	58.1
	Corporates - Of Which: Specialised Lending	(	0	(	0		0	0	0	0	-	(	0	C	0	-
	Corporates - Of Which: SME	(	0	(	0	30.8%	0	0	0	0	30.8%	(	0	C	0	30.89
	Retail		. 0		0	14.8%	1	0	0	0	14.5%	:	0	C	0	14.1
	Retail - Secured on real estate property		. 0		0	12.7%	1	0	0	0	12.3%		0	C	0	12.1
	Retail - Secured on real estate property - Of Which: SME		0		0	-	0	0	0	0	-	(	0	C	0	-
Hungary	Retail - Secured on real estate property - Of Which: non-SME		. 0		0	12.7%	1	0	0	0	12.3%	:	0	C	0	12.1
	Retail - Qualifying Revolving		0		0		0	0	0	0	-	(	0	0	0	-
	Retail - Other Retail		0	(	0	92.6%	0	0	0	0	92.6%	(	0		0	92.59
	Retail - Other Retail - Of Which: SME		0		0	92.6%	0	0	0	0	92.6%	(	0	0	0	92.59
	Retail - Other Retail - Of Which: non-SME		0		0		0	0	0	0	-	(	0	0	0	-
	Equity		0		0		0	0	0	0		(	0	C	0	-
	Securitisation															
	Other non-credit obligation assets	(	0		0		0	0	0	0	-	(	0	0	0	-
	IRB TOTAL	124	39	24	23	59.0%	123	40	24	23	58.5%	123	41	24	24	57.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenario	0						
				31/12/20	18				31/12/2019					31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0		0	0	0	0	-
Institutions         26,371         606         343         272         44.9%         26,091         886         443         364         41.1%         25,750         1,227           Corporates         168,661         38,851         23,470         21,438         55.2%         163,172         44,340         25,234         23,234         52.4%         157,796         49,716	562	481	39.29													
	Corporates	168,661	38,851	23,470	21,438	55.2%	163,172	44,340		23,234	52.4%	157,796	49,716	27,438	25,363	51.09
	Corporates - Of Which: Specialised Lending	8,795	3,275	1,895	1,459	44.5%	8,018	4,051	2,127	1,742	43.0%	7,367	4,703	2,323	1,991	42.39
	Corporates - Of Which: SME	44,788	23,138	14,907	14,068	60.8%	42,467	25,458	15,671	14,845		40,392	27,533	16,546	15,742	57.2%
	Retail	95,027	10,709	6,719	5,854	54.7%	93,235	12,500	7,140	6,273	50.2%	91,314	14,421	7,556	6,710	46.5%
	Retail - Secured on real estate property	85,899	5,471	2,738	2,009	36.7%	84,518	6,853	2,978	2,248	32.8%	83,002	8,369	3,221	2,507	30.0%
	Retail - Secured on real estate property - Of Which: SME	4,103	1,476	704	617	41.8%	3,905	1,674	739	658	39.3%	3,712	1,867	770	697	37.3%
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	81,797	3,995	2,033	1,391	34.8%	80,613	5,178	2,239	1,590	30.7%	79,289	6,502	2,450	1,810	27.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail	9,127	5,238	3,981	3,845	73.4%	8,718		4,162	4,025	71.3%	8,313	6,053	4,335	4,204	69.4%
	Retail - Other Retail - Of Which: SME	9,127	5,238	3,981	3,845	73.4%	8,718	5,648	4,162	4,025	71.3%	8,313	6,053	4,335	4,204	69.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	1-
	Equity	518	38	13	11	28.1%	491	64	25	23	36.1%	472	83	34	32	38.9%
	Securitisation												992 27,533 16,546 1 314 14,421 7,556 1 002 8,369 3,221 1 772 1,867 770 1 0 0 0 0 0 0 1 313 6,053 4,335 1 313 6,053 4,335 0 0 0 0			
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	290,575	50,204	30,545	27,574	54.9%	282,989	57,791	32,932	29,894	51.7%	275,333	65,447	35,590	32,586	49.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20:	18				31/12/201					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	(	0	0	0	-	0	0	0	0	-	0	0	0	0	t
	Institutions	15,195	509	300	245	48.1%	15,049	656	349	290	44.3%	14,868	836	407	347	41.59
	Corporates	124,712	37,368	22,371	20,773	55.6%	119,987		23,868	22,234	52.8%	115,487	46,592	25,609	23,984	51.59
	Corporates - Of Which: Specialised Lending	5,305		1,474		44.3%	4,760	3,315	1,615	1,405	42.4%	4,302	3,772			41.59
	Corporates - Of Which: SME	42,859		14,751	13,954	60.9%	40,677	25,103	15,441	14,648	58.4%	38,698	27,082	16,237	15,463	57.1
	Retail	88,723	10,533	6,553		54.8%	87,066	12,190	6,910	6,117	50.2%	85,253	14,002	7,271		46.4
	Retail - Secured on real estate property	79,775	5,328	2,595		36.4%	78,501		2,789	2,127	32.2%	77,078	8,025	2,995	2,342	29.2
	Retail - Secured on real estate property - Of Which: SME	4,030	1,473	700	615	41.8%	3,835	1,668	733	654	39.2%	3,645	1,858	764	692	37.2
Italy	Retail - Secured on real estate property - Of Which: non-SME	75,744	3,855	1,896	1,324	34.4%	74,666	4,933	2,056	1,473	29.9%	73,433	6,166	2,231	1,650	26.8
	Retail - Qualifying Revolving		0	0	0		0	0	0	0		0	0	0	0	-
	Retail - Other Retail	8,948	5,205	3,957	3,830	73.6%	8,565	5,589	4,121	3,990	71.4%	8,176	5,978	4,276	4,150	69.4
	Retail - Other Retail - Of Which: SME	8,948		3,957	3,830	73.6%	8,565	5,589	4,121	3,990	71.4%	8,176	5,978	4,276		69.49
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0	0		0	0	0	0	-
	Equity	486	36	12	9	26.2%	461	61	22	21	34.1%	444	78	30	28	36.69
	Securitisation															
	Other non-credit obligation assets	(	0	0	0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	229,116	48,445	29,236	26,797	55.3%	222,562	54,999	31,149	28,662	52.1%	216.053	61,508	33,317	30.851	50.29

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		0	0	0		0	0	0	0	-	-	0 0	0	0	J-
	Institutions	40	0	0	0	23.2%	40	0		0	26.7%	4	0 1	. 0	0	28.1%
	Corporates	1,836	64	33	18	27.6%	1,808	93	43	28	30.0%	1,78	1 119	53	38	31.7%
	Corporates - Of Which: Specialised Lending	115	13	11	3	22.3%	106	23	13	6	26.8%	9	9 30	14	9	29.0%
	Corporates - Of Which: SME		. 0	0	0	33.6%		. 0		0	36.4%		1 (	0	0	37.7%
	Retail		0	0	0	47.6%		0		0	39.7%	!	5 (	0	0	34.4%
	Retail - Secured on real estate property		0	0	0	46.4%	5	0		0	38.6%		5 (	0	0	33.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0		0	-	-	0 0	0	0	/-
Spain	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	46.4%		0		0	38.6%	!	5 (	0	0	33.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0		0	-	-	0 0	0	0	/-
	Retail - Other Retail	0	0	0	0	80.4%		0		0	80.4%		0 0	0	0	80.4%
	Retail - Other Retail - Of Which: SME	(	0	0	0	80.4%		0		0	80.4%		0 0	0	0	80.4%
	Retail - Other Retail - Of Which: non-SME	(	0	0	0	-	0	0		0	-	-	0 0	0	0	A-
	Equity	(	0	0	0	-	0	0		0	-	-	0 0	0	0	A-
	Securitisation															
	Other non-credit obligation assets	(	0	0	0	-		0	(	0	-	-	0 0	0	0	-
	IRB TOTAL	1,881	. 65	33	18	27.7%	1,852	93	44	28	30.1%	1,825	5 120	53	38	31.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	iverse Scenario							
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>			Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	(	0	0	0	-	0	0	0	0	-	C	0	0	(	-
	Institutions	242	. 0	0	0	45.7%	242	0	0	0	49.0%	241	. 1	1	(	50.5%
	Corporates	6,488	125	79	32	25.4%	6,401	213	117	63	29.7%	6,284	330	163	105	31.9%
	Corporates - Of Which: Specialised Lending	701	51	45	12	23.2%	656	96	62	29	30.3%	615	137	78	45	33.2%
	Corporates - Of Which: SME		6	6	6	94.5%	3	6	6	6	94.1%	3	6	6	6	93.1%
	Retail	21	1	0	0	15.9%	20	1	0	0	16.4%	20	2	0	(	16.8%
	Retail - Secured on real estate property	21	1	0	0	15.9%	20	1	0	0	16.4%	20	2	0	(	16.8%
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	-	0	0	0	0	-		0	0	(	
United States	Retail - Secured on real estate property - Of Which: non-SME	21	1	0	0	15.9%	20	1	0	0	16.4%	20	2	0	(	16.8%
	Retail - Qualifying Revolving		0	0	0		0	0	0	0	-	0	0	0	(	
	Retail - Other Retail		0	0	0	71.6%	0	0	0	0	77.4%	0	0	0	(	79.9%
	Retail - Other Retail - Of Which: SME		0	0	0	71.6%	0	0	0	0	77.4%	0	0	0		79.9%
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	0	0	0	-	0	0	0		-
	Equity		0	0	0	-	0	0	0	0	-	0	0	0		-
	Securitisation															
	Other non-credit obligation assets		0	0	0		0	0	0	0	-	0	0	0	(	
	IRB TOTAL	6,751	126	79	32	25.4%	6,663	214	118	64	29.7%	6,545	333	165	106	31.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	120	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	0	0	0	0	-	C	0	0	C	-		) (	0	(	-
	Institutions	325		0	0	28.5%	324	2	1	1	31.4%	32	2 4	1	1	33.2%
	Corporates	7,807	59	77	16	27.8%	7,727	140	122	46	32.7%	7,56	4 302	176	99	32.8%
	Corporates - Of Which: Specialised Lending	296	5 7	5	2	25.2%	284	18	9	6	31.1%	27.	2 3:	. 15	10	34.0%
	Corporates - Of Which: SME	1		0	0	51.4%	1	0	0	0	62.5%		1 (	0	(	65.7%
	Retail	66	5 2	2	1	41.0%	65	3	2	1	33.4%	6	4 5	2	1	28.9%
	Retail - Secured on real estate property	66	5 2	2	1	41.0%	65	3	2	1	33.4%	6	4 5	2	1	28.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	20.2%	0	0	0		20.2%		) (	0	(	20.2%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	66	5 2	2	1	41.1%	65	3	2	1	33.5%	6	4 5	. 2	1	28.9%
	Retail - Qualifying Revolving	0	0 0	0	0		C	0	0		-		) (	0		-
	Retail - Other Retail	C	0	0	0	89.0%	0	0	0	0	88.7%	-	) (	0	(	88.7%
	Retail - Other Retail - Of Which: SME	C	0	0	0	89.0%	0	0	0	0	88.7%	-	) (	0	(	88.7%
	Retail - Other Retail - Of Which: non-SME	C	0	0	0		0	0	0	0	-	-	) (	0	(	-
	Equity	0	0	0	0	-	0	0	0		-		) (	0	(	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0		-		) (	0	(	-
	IRB TOTAL	8,199	62	79	18	28.3%	8,116	145	124	47	32.7%	7,950	311	179	102	32.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	o						
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)				0			0	0			,		0	,	
	Central banks and central governments Institutions			0	0	32.4%		0	0		32.5%			0		0 32.5
	Corporates	3.82	210	200	115	32.4% 53.0%	3.648	30E	304	220	32.5% 58.0%	3,527	7 516	397	221	1 64.1
	Corporates - Of Which: Specialised Lending	5,62		200	113	71.6%	5,646		116		71.9%	5,527				4 71.9
	Corporates - Of Which: SPECialised Certaing	1,51		99	65	46.2%	1,401	250	165		54.1%	1.321				
	Retail	5,97		159	79	49.0%	5,842	289	221		51.8%	5,740				
	Retail - Secured on real estate property	5,79		135	64	50.1%	5,689		180		49.8%	5,603				8 49.7
	Retail - Secured on real estate property - Of Which: SME	7.	2 4	5	2	61.2%	69	6	6	3	54.9%	67	7 9	7	4	4 52.6
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	5,72	124	130	62	49.8%	5,620	224	174	111	49.7%	5,536	308	210	153	3 49.6
Siovarda	Retail - Qualifying Revolving	97.5	) 0	0	0		0	0	0		-	(	0 0	0		J -
	Retail - Other Retail	17	33	24	15	44.8%	153	59	41	35	59.6%	137	7 75	59	54	4 71.7
	Retail - Other Retail - Of Which: SME	17	33	24	15	44.8%	153	59	41	35	59.6%	137	7 75	59	54	4 71.7
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	0	0		-	(	0	0	(	J -
	Equity		0	0	0	-	0	0	0	0	-	0	0	0		j -
	Securitisation														Of which: from non performing exposures  0	
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-	Ú	0	0	Of which: from non performing exposures  0	j -
	IRB TOTAL	9,80	379	358	194	51.3%	9,496	684	525	379	55.4%	9,272	908	672	542	59.79

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Intesa San	0a010 S.p.	.А.												
								Ac	dverse Scenar							
			1	31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments			0	0			0		) (	) -		0 0	0		-
	Institutions	3,342		2	1	31.8%	3,338				32.6%	3,33		8		32.9%
	Corporates	2,39		31	20	53.0%	2,366		43	3 29	45.7%	2,33		55	39	42.8%
	Corporates - Of Which: Specialised Lending	127	3	4	1	22.4%	123	7	7	7	25.3%	11	.8 12	9	-	26.7%
	Corporates - Of Which: SME		В С	0	0	34.8%	3	0	C	) (	36.9%		3 (	0	(	37.9%
	Retail	13	1	. 0	0	39.2%	13	1	(	) (	34.1%	1	3 1	1	(	30.6%
	Retail - Secured on real estate property	13	3 1	. 0	0	39.2%	13	1		) (	34.1%	1	.3 1	1	(	30.6%
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	-	0	0	(	) (	) -		0 0	0	(	-
France	Retail - Secured on real estate property - Of Which: non-SME	13	1	. 0	0	39.2%	13	1	(	) (	34.1%	1	.3 1	1	(	30.6%
	Retail - Qualifying Revolving	(	0	0	0	-	0	0	(	) (	) -		0 0	0	(	-
	Retail - Other Retail	(	0	0	0	-	0	0	(	) (	) -		0 0	0	(	-
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	0	(	) (	-		0 0	0	(	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	0	(	) (	-		0 0	0	(	-
	Equity		0	0	0	-	0	0	(	) (	-		0 0	0	(	-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	(	) (	-		0 0	0	(	-
	IRB TOTAL	5,746	42	34	21	51.6%	5,717	71	48	31	44.3%	5,68	1 106	63	44	41.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	dverse Scenar	o						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	) (	0	0	
	Institutions	367	1	0	0	32.8%	366		1	1	33.0%	364		2	1	33.0%
	Corporates	3,104	133	92	81	61.2%	3,070	166	105	94	56.3%	3,034	203	120	108	53.2%
	Corporates - Of Which: Specialised Lending	27	46	31	31	67.1%	26	47	32	31	66.2%	24	48	32	32	65.3%
	Corporates - Of Which: SME	14	5	2	2	30.2%	14	6	2	2	30.4%	14	1 6	2	2	30.7%
	Retail	16	1	1	1	41.6%	16	2	1	1	36.6%	15	5 2	1	1	33.4%
	Retail - Secured on real estate property	16	1	1	1	41.6%	16	2	1	1	36.6%	15	5 2	1	1	33.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	) (	0	0	/-
Germany	Retail - Secured on real estate property - Of Which: non-SME	16	1	1	1	41.6%	16	2	1	1	36.6%	15	5 2	1	1	33.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	) (	0	0	/-
	Retail - Other Retail	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Retail - Other Retail - Of Which: SME	C	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	C	0	0	0		0	0	0	0	-		) (	0	0	-
	Equity	C	0	0	0		0	0	0	0	-		) (	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0		0	0	0	0	-		) (	0	0	-
	IRB TOTAL	3,487	135	93	82	60.8%	3,452	170	107	95	55.9%	3,413	208	123	110	52.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-	(	) (	0	0		C	0	0	0	
	Institutions		1 0	0	0	28.7%		1 (	0	0	26.8%	1	1 0	0	0	26.8%
	Corporates	13	1 1	4	0	30.8%	129	9 3	5	1	30.9%	125	7	6	2	28.6%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	(	) (	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME		0 0	0	0	36.4%	(	) (	0	0	40.9%	0	0	0	0	43.9%
	Retail		1 0	0	0	18.5%			0	0	18.4%	1	1 0	0	0	18.6%
	Retail - Secured on real estate property		1 0	0	0	18.1%	1	. (	0	0	18.3%		1 0	0	0	18.5%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	(	) (	0	0		0	0	0	0	
Croatia	Retail - Secured on real estate property - Of Which: non-SME		1 0	0	0	18.1%	1	. (	0	0	18.3%		1 0	0	0	18.5%
	Retail - Qualifying Revolving		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		0 0	0	0	85.8%	(	) (	0	0	85.5%	0	0	0	0	85.9%
	Retail - Other Retail - Of Which: SME		0 0	0	0	85.8%	(	) (	0	0	85.5%	0	0	0	0	85.9%
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	(	) (	0	0	-	0	0	0	0	-
	Equity		0 0	0	0	-	(	) (	0	0	-	C	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	(	) (	0	0	-	C	0	0	0	
	IRB TOTAL	13:	2 1	4	0	30.7%	130	) 3	5	1	30.8%	126	7	6	2	28.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Intesa San	paolo S.p.	A.					dverse Scenar							
				31/12/20	10			A	31/12/201			1		31/12/20	20	
				31/12/20					31/12/201					31/12/20		
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-	0	0	0	0	-		0 0	0	0	-
	Institutions		1 0	0	0	47.6%		. 0	0	C	48.8%		1 0	0	0	49.8%
	Corporates	15	7 6	11	3	60.9%	152	11	9	7	63.5%	14	9 14	11	9	64.9%
	Corporates - Of Which: Specialised Lending	3	3 2	8	2	92.2%	31	. 4	6	4	95.5%	3	0 6	7	5	95.5%
	Corporates - Of Which: SME		0	0	0	36.4%	0	0	0	C	40.9%		0 0	0	0	43.9%
	Retail		6 0	0	0	39.0%	6	0	0	C	38.8%		6 0	0	0	38.3%
	Retail - Secured on real estate property		6 0	0	0	39.0%	6	0	0	0	38.8%		6 0	0	0	38.3%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0	-		0 0	0	0	-
Serbia	Retail - Secured on real estate property - Of Which: non-SME		6 0	0	0	39.0%	6	0	0	0	38.8%		6 0	0	0	38.3%
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	0	0	-		0 0	0	0	
	Retail - Other Retail		0 0	0	0	95.5%	0	0	0	0	95.5%		0 0	0	0	95.5%
	Retail - Other Retail - Of Which: SME		0 0	0	0	95.5%	0	0	0	0	95.5%		0 0	0	0	95.5%
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	0	0	0	0	-		0 0	0	0	
	Equity		0 0	0	0	-	0	0	0	0	-		0 0	0	0	
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	C	0	0	C	-		0 0	0	0	
	IRB TOTAL	16	1 6	11	3	60.6%	159	11	9	7	63.2%	15	6 14	11	9	64.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	1
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	(	0	0	0		0	0	0	С	-	1	0 (	0	(	1-
	Institutions	(	0	0	0	20.0%	0	0	0	0	25.6%		0 0	0		28.3%
	Corporates	123	39	27	25	63.1%	122	41	27	25	62.3%	11	9 43	28	26	60.8%
	Corporates - Of Which: Specialised Lending	(	0	0	0	-	0	0	0		-		0 (	0	(	/-
	Corporates - Of Which: SME		0	0	0	37.5%	0	0	0	0	37.5%		0 0	0		37.5%
	Retail		. 0	0	0	18.5%	1	. 0	0	0	18.4%		1 (	0		18.2%
	Retail - Secured on real estate property		. 0	0	0	16.5%	1	. 0	0	0	16.5%		1 (	0	(	16.5%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-		0 0	0	(	-
Hungary	Retail - Secured on real estate property - Of Which: non-SME		. 0	0	0	16.5%	1	. 0	0	0	16.5%		1 (	0	(	16.5%
	Retail - Qualifying Revolving	(	0	0	0	-	0	0	0		-		0 0	0		-
	Retail - Other Retail		0	0	0	92.5%	0	0			92.4%		0 0	0		92.4%
	Retail - Other Retail - Of Which: SME		0	0	0	92.5%	0	0	0	0	92.4%		0 0	0	(	92.4%
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	0	0	0	-		0 0	0	(	
	Equity		0	0	0		0	0	0	0	-		0 0	0	(	) -
	Securitisation															
	Other non-credit obligation assets		0	0	0		0	0	0		-		0 0	0		) -
	IRB TOTAL	124	39	27	25	62.9%	123	41	27	25	62.1%	120	0 43	28	26	60.5%



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks	149,099	3	20,457	3	90,155	12	98	9	73.4%
	Regional governments or local authorities	1,184	0	474	0	1,069	0	10	0	12.9%
	Public sector entities	852	55	742	66	812	79	29	20	25.8%
	Multilateral Development Banks	1,789	0	0	0	25	0	0	0	0.09
	International Organisations	143	0	0	0	6	0	0	0	0.09
	Institutions	12,392	0	3,275	0	4,939	0	8	0	1.0%
	Corporates	26,189	1,260	25,399	1,121	29,133	2,721	1,795	1,417	
	of which: SME	7,057	478	6,702	335	7,807	1,302	955	825	
	Retail	30,828	1,188	22,178		32,498	3,924	2,991	2,635	67.29
Intesa Sanpaolo S.p.A.	of which: SME	4,188	309	2,392	303	4,755	753		419	55.69
Tricesa Saripaolo S.p.A.	Secured by mortgages on immovable property	8,483	492	3,167	474	8,540	839		306	
	of which: SME	1,807	410	662	397	2,372	729		284	
	Items associated with particularly high risk	1,183	236	1,772	342	785	342	100	88	25.89
	Covered bonds	538	0	130	0	105	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	1,596	8	1,542	8	756	11	3	3	24.8%
	Equity			10,189	0	3,598	0	0	0	0.09
	Securitisation									
	Other exposures			9,704	3	15,550	5	23	1	26.49
	Standardised Total	256,292	3,245	99,030	3,200	187,970	7,932	5,442	4,480	56.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	100,523	2	13,866	2	74,751	11	78	8	79.6%
	Regional governments or local authorities	99	0	20	0	77	0	1	0	23.6%
	Public sector entities	396	0	371	0	369	0	1	0	16.4%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,259	0	841	0	1,053	0	1	0	0.0%
	Corporates	10,078	524		382	13,630			799	57.8%
	of which: SME	4,793	358		211	5,112	1,022		623	60.9%
	Retail	25,086	1,002		1,007	25,930			2,333	67.7%
Italy	of which: SME	3,520	264		256		627		334	53.3%
Ituly	Secured by mortgages on immovable property	6,409	476		458				302	36.6%
	of which: SME	1,739	398		383	2,186	723		284	39.3%
	Items associated with particularly high risk	1,121	197	1,681	284	747	306	95	88	28.8%
	Covered bonds	86	0	9	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1,109	8	1,100	8	440	11	3	3	24.8%
	Equity					3,317	0	0	0	0.0%
	Securitisation									
	Other exposures					12,579		1	1	45.8%
	Standardised Total	166,102	2,210	66,342	2,143	139,332	5,989	3,989	3,535	59.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	14,779	0	131	0	131	0	0	0	0.0%
	Regional governments or local authorities	141	0	28		106	0	0	0	0.0%
	Public sector entities	36	0	31	0	36	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	111	0	69	0	107	0	0	0	0.0%
	Corporates	109	0	105	0	31	0	0	0	30.4%
	of which: SME	3	0	3	0	3	0	0	0	0.0%
	Retail	2	0	1	0	2	0	0	0	82.8%
Spain	of which: SME	0	0	0	0	0	0	0	0	0.0%
эраш	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	20	0	2	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	15,199	0	368	0	413	0	1	0	82.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks	7,741	0	85	0	3,890	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	725	0	348	0	241	0	0	0	12.4%
	Corporates	279	0	226	0	149	0	0	0	48.4%
	of which: SME	5	0	5	0	0	0	0	0	0.0%
	Retail	11	0	8	0	4	0	0	0	73.6%
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%
Utilited States	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					1	0	0	0	0.0%
	Standardised Total	8,780	0	687	0	4,284	0	1	- 0	72.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
						31/12/2017								
		Exposure	values	Risk exposu	re amounts				Of which:					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1				
	Central governments or central banks	88	0	0	0	0	0	0	0	0.0%				
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%				
	Public sector entities	0	0	0	0	0	0	0	0	0.0%				
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%				
	International Organisations	0	0	0	0	0	0	0	0	0.0%				
	Institutions	3,438	0	204	0	254	0	0	0	0.0%				
	Corporates	735	0	718	0	650	0	2	0	89.9%				
	of which: SME	9	0	9	0	0	0	0	0	0.0%				
	Retail	4	0	3	0	5	1	0	0	66.2%				
United Kingdom	of which: SME	0	0	0	0	0	0	0	0	0.0%				
Officed Kingdoffi	Secured by mortgages on immovable property	6	0	2	0	6	0	0	0	0.0%				
	of which: SME	0	0	0	0	2	0	0	0	0.0%				
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	37	0	37	0	7	0	0	0	0.0%				
	Equity					0	0	0	0	0.0%				
	Securitisation													
	Other exposures					0	0	0	0	0.0%				
	Standardised Total	4,312	0	969	0	923	1	3	0	58.9%				

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	640	0	170	0	455	0	0	0	0.0%
	Regional governments or local authorities	134	0	27	0	137	0	3	0	14.0%
	Public sector entities	9	0	9	0	9	0	0	0	13.8%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	73	0	36	0	36	0	0	0	0.0%
	Corporates	598	17	598	17	629	21	7	5	22.8%
	of which: SME	1	2	1	2	36	2	0	0	0.0%
	Retail	1,943	71	1,457	72	2,070	196	206	134	68.4%
Slovakia	of which: SME	0	0	0	0	29	0	0	0	0.0%
SiUvakia	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					274	0	0	0	0.0%
	Standardised Total	3,710	88	2,485	89	3,610	217	216	139	64.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Intesa San	paolo S.p.	A.						
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
		2.704		0		434				0.00/
	Central governments or central banks	3,704	U	22	U	434 112		U		0.0%
	Regional governments or local authorities	112	U	5	U	112	U	U		0.0%
	Public sector entities	25	0	5	0	U	0	U		0.0%
	Multilateral Development Banks International Organisations	0	0	0	0	U	0	U		0.0%
	International Organisations Institutions	953	0	129	0	166	0	U		0.0%
	Corporates	953	0	246	0	230		U		91.5%
	of which: SME	20/	0	240	0	250				0.0%
	Retail	1	0	- 1	0	23	- 0	- 1		86.8%
	of which: SME	2	0	0	0	3	1	1		0.0%
France	Secured by mortgages on immovable property	1	0	1	0	2	0			47.3%
	of which: SME	0	0	ń	0	ń	0	,		47.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0		0.0%
	Covered bonds	75	0	10	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		0.0% 0.0%
	Collective investments undertakings (CIU)	6	0	6	0	0	0	0		0.0%
	Equity		-			0	0	0	0	0.0%
	Securitisation						_	_		
	Other exposures					0	0	0		0.0%
	Standardised Total	5,171	0	433	0	947	1	2	1	83.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	5,612	0	0	0	146	0	0	0	0.0%
	Regional governments or local authorities	29	0	6	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0% 0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,281	0	221	0	547	0	0	0	0.0%
	Corporates	434	0	375	0	355	0	1	0	48.4%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	3	0	2	0	4	1	1	0	75.5%
Germany	of which: SME	1	0	0	0	1	0	0	0	32.3%
Germany	Secured by mortgages on immovable property	1	0	0	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	25	0	2	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	7,384	0	607	0	1,054	1	2	0	71.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,479	0	67	0	1,575	0	12	0	0.0%
	Regional governments or local authorities	146	0	114	0	148	0	2	0	0.0%
	Public sector entities	48	0	11	0	51	1	3	0	56.4%
	Multilateral Development Banks	0	0	0	0	2	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	77	0	25	0	188	0	0	0	0.0%
	Corporates	4,938	334	4,923	344	5,221	653	491	356	54.5%
	of which: SME	1,112	30	1,112	31	1,104	90	121	88	98.1%
	Retail	0	3	0	4	40	4	3	1	19.6%
Croatia	of which: SME	0	0	0	0	0	0	0	0	65.1%
Cioatia	Secured by mortgages on immovable property	811	0	285	0	841	0	12	0	0.0%
	of which: SME	7	0	2	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	4	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					1,998	1	0	0	6.0%
	Standardised Total	10,518	339	5,652	349	10,063	659	523	357	54.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



Intesa Sanpaolo S.p.A.												
						Restated						
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				051			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		
		4.005		4.007		774				4.2.700		
	Central governments or central banks	1,885	1	1,887	1	771 72	1	0	0	13.7%		
	Regional governments or local authorities	71	0	71	0	/2	0	0	0	9.1%		
	Public sector entities	5	0	5	0	0	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	100	0	0 44	0	100	0	0	0	16.1%		
	Institutions	933	116		- 115	904	171	50	- 0			
	Corporates		116	929	115	270	53		45	26.5%		
	of which: SME	14 1,247	35		34	1.148	53		73	85.2% 32.3%		
	Retail of which: SME		35			1,148		29	18	33.3%		
Serbia		61 568	10	213	10	497 516	17	9	6	0.0%		
	Secured by mortgages on immovable property of which: SME	568	0	213	0	108	0	4	U	0.0%		
		15	14	23	20	100	15	1	0	0.6%		
	Items associated with particularly high risk	15	14	23	20	0	15	0		0.0%		
		0	0	0	0	0	0	0	U	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	U	0	U	0	U	U	U	0.0%		
	Collective investments undertakings (CIU)	U		U	0	0	0	U	0	0.0%		
	Equity					U	U	, u	0	0.0%		
	Securitisation					104		45		0.0%		
	Other exposures	F 022			470		0	15	- 0			
	Standardised Total	5,032	165	4,194	170	3,621	242	98	63	26.1%		

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2.015	0	0	0	1.645	0	1	0	0.0%
	Regional governments or local authorities	5	0	1	0	5	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	37	0	14	0	74	0	0	0	0.0%
	Corporates	1,353	56	1,352	56	1,380	144	99	80	55.4%
	of which: SME	280	19	280	21	293	20	2	0	0.6%
	Retail	476	15		15	505		50	38	68.5%
Hungany	of which: SME	52	5	39	5	55	5	1	0	0.1%
Hungary	Secured by mortgages on immovable property	541	5	185	5	550	8	11	2	28.7%
	of which: SME	43	4	5	4	74	5	0	0	1.2%
	Items associated with particularly high risk	44	19	64	28	38	20	5	0	0.0%
	Covered bonds	105	0	52	0	105	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0.0%
	Equity					281	0	0	0	0.0%
	Securitisation									
	Other exposures					88	0	0	0	0.0%
	Standardised Total	4,670	95	2,072	104	4,671	228	165	120	52.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



# **2018 EU-wide Stress Test: Credit risk STA** Intesa Sanpaolo S.p.A.

		Baseline Scenario														
								Ba	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	90,043	123	159	53	43,4%	89,916	250	209	104	41.7%	89,785	381	260	157	41.1%
	Regional governments or local authorities	1.066	2	10	1	40.0%	1.064	4	11		40.0%	1.062		12	3	40.0%
	Public sector entities	788	103	45	29	28.1%	766	125	51	37	29.7%	745	145	56	45	30.7%
	Multilateral Development Banks	25	0	0	0	47.4%	25	0	0	0	47.2%	25	0	0	0	47.1%
	International Organisations	6	0	0	0	83.1%	6	0	0	0	83.1%	6	0	0	0	83.1%
	Institutions	4,916	23	16	6	25.4%	4,897	42	21	11	25.3%	4,879	60	25	15	25.0%
	Corporates	28,294	3559	2,096	1,745	49.0%	27,507	4346	2,387	2,052	47.2%	26,769	5084	2,658	2,342	46.1%
	of which: SME	7,517	1592	1,105	980	61.5%	7,247	1861	1,222	1,105	59.4%	7,007	2101	1,328	1,219	58.0%
	Retail	31,551	4871	3,474	3,073	63.1%	30,667	5754	3,830	3,450	59.9%	29,855	6566	4,155	3,798	57.8%
Intesa Sanpaolo S.p.A.	of which: SME	4,474	1034	654	572	55.3%	4,232	1276	737	663	52.0%	4,023		812	747	50.3%
Intesa Sampaoio S.p.A.	Secured by mortgages on immovable property	8,248	1131	464	366	32.3%	7,990	1389	494	403	29.0%	7,762	1616	521	436	27.0%
	of which: SME	2,279	822	326	308	37.5%	2,201	900	332		35.2%	2,135	966	338		33.6%
	Items associated with particularly high risk	773	354	112	103	29.0%	761	367	115	106	28.9%	749		117	109	28.8%
	Covered bonds	105	0	0	0	0.0%	105	0	0	0	0.0%	105	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	755	13	4	4	30.2%	753	14	4	4	29.9%	752		5	5	29.7%
	Equity	3,566	32	10	10	30.3%	3,542	56	17	17	31.0%	3,522	76	24	24	31.5%
	Securitisation															
	Other exposures	15,180	375	111	99	26.4%	14,765	790	229		26.3%	14,363	1192	338		26.3%
	Standardised Total	185,316	10586	6,501	5,488	51.8%	182,764	13138	7,369	6,394	48.7%	180,381	15521	8,172	7,246	46.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/2018					31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	74,660	101	124	45	44.2%	74,555	207	166	87	42.0%	74,444	317	209	131	41.3%
	Regional governments or local authorities	77	0	1	0	40.0%	77	0	1	0	40.0%	77	1	1	0	40.0%
	Public sector entities	367	2	1	0	12.4%	365	4	1	1	12.4%	362	7	2	1	12.4%
	Multilateral Development Banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,045	9	5	3	29.8%	1,040		6	4	29.6%	1,037	16	6	5	29.3%
	Corporates	13,270	1743		918	52.7%	12,935					12,640	2372	1,130	1,071	45.1%
	of which: SME	4,923	1211	755	707	58.3%	4,751				55.2%	4,607	1527	849	811	53.1%
	Retail	25,246	4133		2,600	62.9%	24,608	4771				24,024	5354	3,104	2,951	55.1%
Italy	of which: SME	3,415	876	496		50.6%	3,207					3,031	1260	597	558	44.3%
Italy	Secured by mortgages on immovable property	6,185	1080	415	350	32.4%	5,968				29.0%	5,779	1486	450	398	26.8%
	of which: SME	2,095	814	324	308	37.8%	2,020					1,957	953	336	324	34.0%
	Items associated with particularly high risk	736	318	98	93	29.3%	724	329	100	96	29.2%	714	339	103	99	29.1%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	439	12	4	4	30.2%	438	13	4	4	29.9%	437	14	4	4	29.6%
	Equity	3,293	24	6	6	24.9%	3,277	41	10	10	24.9%	3,264	53	13	13	24.9%
	Securitisation															
	Other exposures	12,241	341	92	91	26.7%	11,857	725		193	26.6%	11,488	1094	292	291	26.6%
	Standardised Total	137,558	7762	4,509	4,109	52.9%	135,844	9477	4,926	4,552	48.0%	134,267	11054	5,314	4,964	44.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018	;				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	131		0	0	40.0%	130		0	0	40.0%	130		0	0	40.0%
	Regional governments or local authorities	105		0	0	40.0%	105		1	0	40.0%	105		1	0	40.0%
	Public sector entities	36	(	0	0	10.0%	36	0	0	0	10.0%	36	1	0	0	10.0%
	Multilateral Development Banks	(	(	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(	C	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	107	0	0	0	28.7%	106		0	0	28.8%	106		0	0	29.0%
	Corporates	30	1	1	0	31.6%	29	2	1	1	31.6%	28	3	1	1	31.6%
	of which: SME		(	0	0	31.4%	3	0	0	0	31.4%	3	0	0	0	31.4%
	Retail		C	0	0	77.3%	2	0	0	0	72.9%	2	0	0	0	69.4%
Spain	of which: SME		0	0	0	24.0%	0	0	0	0	36.5%	0	0	0	0	40.4%
Spaili	Secured by mortgages on immovable property		0	0	0	18.7%	0	0	0	0	19.6%	0	0	0	0	20.5%
	of which: SME		0	0	0	6.8%	0	0	0	0	6.8%	0	0	0	0	6.8%
	Items associated with particularly high risk		(	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	C	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(		0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures			0	0	38.0%	0	0	0	0	38.0%	0	0	0	0	38.0%
	Standardised Total	411	3	2	1	37.8%	408	5	3	2	34.7%	406	7	3	2	33.6%



# **2018 EU-wide Stress Test: Credit risk STA** Intesa Sanpaolo S.p.A.

								В	aseline Scenario	,						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3.888	1	1	1	40.0%	3,887	3	- 2	1	40.0%	3,886	4	7	, 7	2 40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%		0		j (	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0		0	0.0%	0	0		) (	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0		) (	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0		) (	0.0%
	Institutions	240	0	1	0	47.6%	240	1	1	. 0	47.9%	240	1	1	1 1	1 48.1%
	Corporates	148	1	1	0	31.5%	146	3	1	. 1	32.0%	143	6	2	2 7	2 32.2%
	of which: SME	0	0	0	0	29.4%	0	0		0	30.7%	0	0		) (	31.4%
	Retail	3	0	0	0	69.2%	3	0		0	65.2%	3	0		) (	61.5%
United States	of which: SME	0	0	0	0	67.5%	0	0		0	67.5%	0	0		) (	67.5%
Officed States	Secured by mortgages on immovable property	1	0	0	0	10.9%	1	0		0	11.6%	1	0	0	) (	11.7%
	of which: SME	0	0	0	0	12.3%	0	0		0	13.4%	0	0	0	) (	13.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%		0	0	) (	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0		) 0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	) (	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	) (	0.0%
	Equity	0	0	0	0	0.0%	0	0		0	0.0%	0	0		) 0	0.0%
	Securitisation															
	Other exposures	1	0	0	0	38.0%	1	0		0	38.0%	1	0		) 0	38.0%
	Standardised Total	4,281	3	3	1	39.4%	4,278	7	4	3	38.0%	4,274	11	5	4 اد	37.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/2018					31/12/2019	•				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	40.0%	0	0	(	0	40.0%	0	0	0		40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	0	0	0	0	16.3%	0	0	(	0	16.2%	0	0	0	C	16.2%
	International Organisations	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0% 1 31.5%
	Institutions	253		1	0	31.8%	253			1 0	31.7%	252	2	1	1	. 31.5%
	Corporates	644	6	3	2	30.6%	637	7 13		5 4	30.4%	628	22	8	7	7 30.3% 0 37.2% 0 54.9%
	of which: SME	0	0	0	0	37.2%	0	0	(	0	37.2%	0	0	0	C	37.2%
	Retail	5	1	0	0	60.5%	5	5 1	(	0	57.3%	5	1	1	C	54.9%
United Kingdom	of which: SME	0	0	0	0	26.4%	0	0	(	0	26.5%	0	0	0	C	26.6%
Officea Kingaoffi	Secured by mortgages on immovable property	6	0	0	0	13.6%	6	5 0	(	0	12.3%	6	0	0	0	11.6%
	of which: SME	2	0	0	0	8.0%	2	2 0	(	0	8.1%	2	0	0		0 8.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0 0.0% 0 25.0% 0 0.0%
	Collective investments undertakings (CIU)	7	0	0	0	25.0%	7	7 0	(	0	25.0%	7	0	0	0	25.0%
	Equity	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	0	0	0	0	38.0%	0	0	(	0	38.0%	0	0	0		38.0% 30.9%
	Standardised Total	917	7	4	2	33.1%	909	15	7	5	31.6%	899	25	10	8	30.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	aseline Scenario	)						
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	455	0	0	0	40.0%	454	1	1	0	40.0%	454	1	1	0	40.0%
	Regional governments or local authorities	137	0	3	0	40.0%	137	0	3	0	40.0%	137	0	3	0	40.0%
	Public sector entities	9	0	0	0	19.4%	9	0		0	21.6%	9	0	0	0	22.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	35	1	0	0	21.5%	34	2		0	21.5%			1	1	21.5%
	Corporates	612		17	13	33.8%	595	54	24	20	38.0%	580		32	28	40.2%
	of which: SME	34	- 4	2	2	47.4%	32	6	4	3	54.8%	30		5	5	58.3%
	Retail	1,897		335	212	57.3%	1,741	525	452	339	64.6%	1,603		555	453	68.3%
Slovakia	of which: SME	28	1	1	0	46.6%	28	1	1	1	56.4%	27	2	2	1	59.7%
Siuvakia	Secured by mortgages on immovable property	0	0	0	0	64.8%	0	0		0	64.8%	0	0	0	0	64.8%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	C	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	266		3	2	23.9%	259	15	5	4	23.9%	252		7	5	23.9%
	Standardised Total	3,410	416	359	227	54.4%	3,230	597	485	364	61.0%	3,068	759	598	487	64.2%



AUTHORITY		Intesa Sa	anpaolo S													
								В	aseline Scenari	0						
				31/12/2018					31/12/2019	,				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	434			0	40.0%	434	0		1	40.0%	434	1		_	0 40.09
	Regional governments or local authorities	112		0	0	40.0%	112			) 0	40.0%	112	0		1 0	0 40.0%
	Public sector entities			0	0	0.0%		0		0	0.0%		0			0.0%
	Multilateral Development Banks		) (	0	0	0.0%		0		) 0	0.0%		0		<u>.</u>	0.09
	International Organisations	(	) (	0	0	0.0%	(	0	(	0	0.0%	0	0			0.0%
	Institutions	165	5 1	1	0	23.2%	165			. 0	23.2%	164	2	1	1 (	23.2%
	Corporates	225	5 6	2	2	26.0%	220	11		3	25.7%	216	15	4	. 4	0 0.0% 0 0.0% 0 23.2% 4 25.7%
	of which: SME	24	1 1	. 0	0	2.0%	23	2	(	0	2.0%	23	3		) (	0 2.0%
	Retail		2 1	1	1	85.7%	2	1		1	84.5%	2	1	1	. 1	1 83.3%
France	of which: SME	0	) (	0	0	22.5%		0	0	0	37.5%	0	0	0	) (	0 42.4%
France	Secured by mortgages on immovable property		2	0	0	31.1%	2	0	(	0	26.6%	2	0	0	) (	0 24.5%
	of which: SME		) (	0	0	47.0%	(	0	(	0	46.5%	0	0		, e	0 45.8%
	Items associated with particularly high risk	(	) (	0	0	0.0%	(	0	(	0	0.0%	0	0		, e	0 0.0%
	Covered bonds		) (	0	0	0.0%		0		0	0.0%		0	0	ı C	J 0.0%
	Claims on institutions and corporates with a ST credit assessment	(	) (	0	0	0.0%	(	0	(	0	0.0%		0	C	ı e	0.0%
	Collective investments undertakings (CIU)		) (	0	0	0.0%		0		0	0.0%		0			0.0%
	Equity	(	) (	0	0	0.0%	(	0	(	0	0.0%	0	0		J 0	0.0%
	Securitisation															
	Other exposures	(	) (	0	0	38.0%	(	0	(	0	38.0%	0	0		J C	0 38.0% 5 <b>30.4%</b>
	Standardised Total	940	) 8	4	3	36.1%	934	14		4	31.9%	929	19	7	6	30.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1
	Central governments or central banks	146	0	0	0	40.0%	146	0		0	40.0%	146	0		. 0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0		. 0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Institutions	546		1	0	25.6%	545			1 0	25.6%	544	3	1	. 1	25.6%
	Corporates	351	4	2	1	33.2%	347	8	3	3	32.9%	344	11	4	. 4	25.6% 32.7% 41.5%
	of which: SME	1	0	0	0	41.5%	1	0		0	41.5%	1	0		. 0	41.5%
	Retail	4	1	1	1	74.0%	4	1	1	1 1	70.0%	4	1	1	1	67.4%
Germany	of which: SME	1	0	0	0	23.0%	1	0		0	22.9%	1	0		0	22.8%
Ocimany	Secured by mortgages on immovable property	2	0	0	0	24.0%	2	0		0	24.0%	2	0		0	24.0%
	of which: SME	0	0	0	0	5.0%	0	0		0	5.0%	0	0		0	24.0% 0 5.0% 0 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0		0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0		0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%		0		0	0.0%	0	0		. 0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		. 0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	38.0%	0	0		0	38.0%	0	0		. 0	38.0% 33.2%
	Standardised Total	1,049	6	4	2	37.0%	1,044	11	5	4	34.3%	1,039	15	7	5	33.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,572	4	14	2	40.0%	1,567	8	16	3	40.0%	1,564	12	17	5	40.0%
	Regional governments or local authorities	147	0	2	0	40.0%	147	1	2	. 0	40.0%	146	1	3	0	40.0%
	Public sector entities	46	5	6	3	49.3%	42	10	9	5	52.8%	38	14	10	7	54.0%
	Multilateral Development Banks	1	0	0	0	48.2%	1	0	0	0	48.2%	1	0	0	0	48.2%
	International Organisations	0	0	0	0	48.2%	0	0	0	0	48.2%	0	0	0	0	48.2%
	Institutions	183	5	3	1	24.2%	177		4	3	24.2%	171	17	5	4	24.2%
	Corporates	5,021					4,837				51.4%	4,658	1216			52.2%
	of which: SME	1,077		143	103	88.0%	1,051		168	129	90.8%	1,026	168			
	Retail	37	7	7	3	42.1%	34	10	9	5	48.0%	31	13	11	7	51.2%
Croatia	of which: SME	0	0	0	0	65.0%	0	0	0	0	65.0%	0	0	0	0	65.0%
Croatia	Secured by mortgages on immovable property	825	16	15	3	17.6%	809	32	17	' 6	17.6%	794	47	20	8	17.6%
	of which: SME	0	0	0	0	6.5%	0	0	0	0	6.5%	0	0	0	0	6.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,984	15	3	1	6.0%	1,970	29	4	2	6.0%	1,956	43	4	3	6.0%
	Standardised Total	9,816	907	620	439	48.4%	9,584	1138	732	557	48.9%	9,360	1363	838	669	49.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Intesa Sa														
								В	aseline Scenari	0						
				31/12/2018					31/12/2019	,				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	769	3	2	1	40.0%	767	5		3	2 40.0%	766	7		3 3	40.0%
	Regional governments or local authorities	72	. 0	1	0	40.0%	71	0			40.0%	71	1		1 0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0		) (	0.0%	0	0		) (	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		) (	0.0%	0	0		) (	0.0%
	International Organisations		0	0	0	83.1%	6	0		) (	83.1%	6	0		) (	83.1% 1 29.7%
	Institutions	99		1	0	25.0%	98	2		1	1 28.4%	96	3		1 1	. 29.7%
	Corporates	898		59		31.0%	892		6.	57	7 31.3%	887	188	6	4 59	31.6%
	of which: SME	267		58		97.8%	265		61		97.97	263			2 58	97.9%
	Retail	1,134		60		62.2%	1,120		7.		2 62.4%	1,103			4 62	62.5%
Serbia	of which: SME	493		17	13	62.8%	489		21	16	63.0%	484		2.	3 19	63.1%
Seibla	Secured by mortgages on immovable property	512		6	1	30.9%	509			7	2 30.9%	506			3 3	30.9%
	of which: SME	107	1	1	0	6.4%	107	1		1 (	6.4%	106	2		1 C	6.4%
	Items associated with particularly high risk	(	15	4	4	25.2%	0	15		1 4	4 25.2%	0	15		1 4	4 25.2%
	Covered bonds	(	0	0	0	0.0%	0	0		) (	0.0%		0		3 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	0	0	0.0%	0	0		) (	0.0%	0	0		3 6	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0		) (	0.0%	0	0		3 0	0.0%
	Equity		0	0	0	0.0%	0	0		) (	0.0%	0	0		) (	0.0%
	Securitisation															4
	Other exposures	101	. 3	10	3	83.1%	97	7	10	5 6	5 83.1%	94		2	2 ε	83.1%
	Standardised Total	3,591	272	142	107	39.2%	3,561	302	160	123	40.8%	3,529	334	187	7 141	42.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,641	3	3	1	40.0%	1,638	6	4	3	40.0%	1,635	9	5	4	40.0%
	Regional governments or local authorities	5	0	0	0	40.0%	5	0	0	0	40.0%	5	0		0	40.0%
	Public sector entities	0	0	0	0	46.7%	0	0	0	0	46.7%	0	0		0	46.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Institutions	71		1	0	10.1%	68	6	1	1	10.1%	65	9	1	1	10.1%
	Corporates	1,337		124	100	53.3%	1,288	236	149	125	53.2%	1,240	284	174	152	
	of which: SME	283		5	2	7.7%	273	39	7	4	11.4%	263	50	10		13.5% 66.2%
	Retail	493	68	56	44	64.6%	481	80	64	52	65.5%	470	91	72	60	66.2%
Hungany	of which: SME	54		1	0	5.5%	53	8	2	1	8.7%	52	9	2	1	11.0%
Hungary	Secured by mortgages on immovable property	539		12	4	18.7%	526	33	13	5	15.2%	514	45	14	6	13.7%
	of which: SME	73		1	0	5.8%	71	8	1	0	5.6%	69	10	1	1	5.5%
	Items associated with particularly high risk	37		10	5	26.1%	36	22	10	6	27.0%	35	23	11	. 6	27.8%
	Covered bonds	105	0	0	0	0.0%	105	0	0	0	0.0%	105	0		0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Collective investments undertakings (CIU)	1	0	0	0	46.7%	1	0	0	0	46.7%	1	0		0	46.7%
	Equity	273	8	4	4	46.7%	265	16	7	7	46.7%	258	23	11	11	46.7%
	Securitisation															
	Other exposures	86	3	0	0	0.0%	83	5	1	1	12.1%	81	7	1	1	16.2%
	Standardised Total	4,586	313	208	158	50.6%	4,496	403	249	200	49.5%	4,408	491	289	242	49.2%



# **2018 EU-wide Stress Test: Credit risk STA** Intesa Sanpaolo S.p.A.

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	90,037	129	170	56	43.3%	89,902	265	233	110	41.6%	89,760	406	294	167	41.0%
	Regional governments or local authorities	1,066	3	10	1	40.0%	1,063	5	12	2	40.0%	1,060	8	13	707	40.0%
	Public sector entities	787	104	47	29	28.0%	762	129	55	39	30.4%	737	153	62	49	31.9%
	Multilateral Development Banks	25	0	0	0	47.3%	25	0	0	0	46.9%	25	0	0		46,69
	International Organisations	6	0	0	0	83.1%	6	0	0	0	83.1%	6	0	0	C	83.19
	Institutions	4,897	42	27	11	27.5%	4.861	78	38	22	28.7%	4.825	114	48	33	29,19
	Corporates	27,995	3858	2,506	1,959	50.8%	26,598	5255	3,099	2,612	49.7%	25,328	6525	3,718	3,290	50.49
	of which: SME	7,444	1665	1,244	1,056	63.4%	7,005	2103	1,449	1,284	61.0%	6,617	2491	1,653	1,511	60.79
	Retail	31,121	5300	4,156	3,379	63.8%	29,399	7023	5,083	4,392	62.5%	27,881	8541	6,049	5,414	63.49
Intera Cannagle C n A	of which: SME	4,393	1115	765	619	55.5%	4,032	1476	947		55.9%	3,727	1782	1,112	1,012	56.89
Intesa Sanpaolo S.p.A.	Secured by mortgages on immovable property	8,157	1221	641	459		7,752	1627	784	620	38.1%	7,370	2009	919	778	38.79
	of which: SME	2,264	837	394	353	42.2%	2,154	947	423	387		2,052	1050	450		
	Items associated with particularly high risk	771	356	123	108	30.3%	752	376	129	114	30.3%	731	396	136	120	30.39
	Covered bonds	105	0	0	0	0.0%	105	0	0	0	0.0%	105	0	0		0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0		0.09
	Collective investments undertakings (CIU)	755	13	4	4	30.2%	752	16	5	5	30.6%	747	21	7	7	31.6%
	Equity	3,565	34	10	10	29.7%	3,529	69	24	24	35.2%	3,488	110	40	40	36.7%
	Securitisation															
	Other exposures	15,137	418	124	111	26.7%	14,551	1004	391	370	36.8%	13,904	1651	714	690	41.8%
	Standardised Total	184,425	11477	7,819	6,128	53.4%	180,054	15848	9,854	8,311	52.4%	175,967	19935	12.002	10,591	53.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	74,660	101	130	45	44.2%	74,553	208	182	88	42.0%	74,440	322	233	133	41.3%
	Regional governments or local authorities	77	0	1	0	40.0%	77	0	1	0	40.0%	76	1	1	0	40.0%
	Public sector entities	366	3	2	0	12.4%	363	6	3	1	20.1%	359	10	4	2	22.5%
	Multilateral Development Banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,044		6	3	29.8%	1,037		9	5	31.9%	1,029		11	8	32.4%
	Corporates	13,217		1,108		54.6%	12,716			1,175	51.1%	12,215	2798	1,492		49.5%
	of which: SME	4,893	1241	837	754	60.8%	4,638	1496	931	856	57.2%	4,406	1728	1,019	955	55.2%
	Retail	25,168		3,010			24,082			3,153	59.5%	22,961	6417	4,113		58.3%
Italy	of which: SME	3,388				51.0%	3,118		661	585	49.9%	2,875	1416	767	703	49.6%
Italy	Secured by mortgages on immovable property	6,130		559		37.8%	5,806		662	546	37.4%	5,494		761	662	37.4%
	of which: SME	2,083		389			1,978		416	383	41.1%	1,880	1029	442	413	40.1%
	Items associated with particularly high risk	734	319	109	99	30.9%	715	338	115	104	30.8%	696	358	121	110	30.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	439		4	4	30.2%	437		4	4	30.3%	434	17	5	5	30.9%
	Equity	3,292	26	6	6	24.4%	3,264	54	17	17	31.8%	3,231	87	30	30	34.1%
	Securitisation															
	Other exposures	12,199					11,647	935		353	37.7%	11,040	1542	663		43.0%
	Standardized Total	137 326	7995	5 039	4 353	54 4%	134 697	10624	6 151	5 446	51 3%	131 975	13346	7 433	6 740	50.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/2020	0	
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1
	Central governments or central banks	131	0	0	0	40.0%			0	0	40.0%			1	0	40.0%
	Regional governments or local authorities	105	0	0	0	40.0%	105	1	1	0	40.0%		1	1	0	40.0%
	Public sector entities	36	0	0	0	10.0%	36	1	0	0	23.2%		1	. 0	0	27.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	Institutions	106	1	0	0	26.0%	106		0	0	27.4%			1	1	28.8%
	Corporates	30	2	1	. 0	31.1%	28	3	2	1	34.7%	26	5	2	2	36.3%
	of which: SME	3	0	0	0	30.9%	3	0	0	0	31.0%	3	1	. 0	0	31.1%
	Retail	2	0	0	0	79.9%	2	0	0	0	75.8%		1	. 0	0	73.2%
Spain	of which: SME	0	0	0	0	22.1%	0	0	0	0	44.1%		0	0	0	51.0%
Spairi	Secured by mortgages on immovable property	0	0	0	0	29.8%	0	0	0	0	32.4%		0	0	0	33.8%
	of which: SME	0	0	0	0	8.7%	0	0	0	0	12.3%		0	0	0	13.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	38.0%	0	0	0	0	38.0%	0	(	0	0	38.0%
	Standardised Total	410	3	2	1	36.0%	406	7	4	3	36.1%	403	10	5	4	36.5%



# **2018 EU-wide Stress Test: Credit risk STA** Intesa Sanpaolo S.p.A.

									Adverse Scen	ario						
				31/12/20:	.8				31/12/201	.9				31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,888	1	1	1	40.0%	3,887	3	2	1	40.0%	3,886	4	2	2	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	0	0.0%
	International Organisations	0	0	0	0	0.0%		0	0	0	0.0%	0	(	0	0	0.0%
	Institutions	240	1	1	0	52.4%	239	2	2	1	52.8%	238	3	2	2	53.1%
	Corporates	148	1	1	0	31.0%	144	5	3	2	34.3%		11	5	4	35.1%
	of which: SME	0	0	0	0	29.0%	0	0	0	0	34.0%	0		0	0	35.3%
	Retail	3	0	0	0	69.8%	3	0	0	0	66.8%	3		0	0	64.2%
United States	of which: SME	0	0	0	0	77.6%	0	0	0	0	77.6%			0	0	77.6%
Utilieu States	Secured by mortgages on immovable property	1	0	0	0	12.7%	1	0	0	0	18.4%		C	0	0	20.2%
	of which: SME	0	0	0	0	14.2%	0	0	0	0	16.0%		0	0	0	16.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Securitisation															
	Other exposures	1	0	0	0	38.0%	1	0	0	0	38.0%			0	0	38.09 39.5%
	Standardised Total	4,281	4	4	2	40.8%	4,275	9	6	4	40.3%	4,266	19	10	7	39.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	16.2%	0	0	0	0	21.8%	0	0	0	0	25.3%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	253	1	1	0	36.2%	251	3	2	1	35.9%			3	2	35.3%
	Corporates	644	6	6	2	30.1%	631	19	11	6	33.1%	603	47	22	16	33.9%
	of which: SME	0	0	0	0	36.8%	0	0	0	0	37.8%	0	0	0	0	38.1%
	Retail	5	1	1	0	58.3%	5	1	1	1	57.0%	4	1	1	1	57.9%
United Kingdom	of which: SME	0	0	0	0	35.1%	0	0	0	0	39.1%	0	0	0	0	39.6% 22.7%
Officed Kingdom	Secured by mortgages on immovable property	6	0	0	0	28.8%	6	0	0	0	25.0%	6	1	0	0	22.7%
	of which: SME	2	0	0	0	9.7%	2	0	0	0	13.5%	2	0	0	0	14.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	7	0	0	0	25.0%	7	0	0	0	29.5%	7	0	0	0	31.8%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	38.0%	0	0	0	0	38.0%	0	0	0	- 0	38.0% <b>34.4%</b>
	Standardised Total	915	8	8	3	33.5%	901	23	14	8	34.3%	870	53	26	18	34.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	454	1	1	0	40.0%	453		1	1	40.0%			2	1	40.0%
	Regional governments or local authorities	137	0	3	0	40.0%	136	1	3	0	40.0%			3	0	40.0%
	Public sector entities	9	0	0	0	19.4%	9	0	0	0	21.6%			0	0	22.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0% 24.7% 46.3% 68.0%
	Institutions	34	3	1	1	24.7%	31		2	1	24.7%	30		2	2	24.7%
	Corporates	596		27	18	33.6%	556		43	37	39.7%			60	55	46.3%
	of which: SME	32		4	3	48.4%	28		7	6	58.9%				8	68.0%
	Retail	1,693	573	556	325	56.7%	1,325		816	656				1,038	919	
Slovakia	of which: SME	27	2	2	1	53.6%	25	5	4	3	63.6%		6	5	4	70.1%
Siovakia	Secured by mortgages on immovable property	0	0	0	0	73.8%	0	0	0	0	73.8%		(	0	0	73.8% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	0	0.0%
	Securitisation															
	Other exposures	266	8	3	2	23.9%	259	15	5	4	23.9%			7	5	23.9%
	Standardised Total	3,188	638	591	346	54.2%	2,770	1056	870	698	66.1%	2,521	1305	1,112	982	75.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Intesa S								_						
									Adverse Scen	iario						
				31/12/201	18				31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	434	0	0	0	40.0%	434		0	0	40.0%	434		0	-	40.0%
	Regional governments or local authorities	112	0	0	0	40.0%	112		0	0	40.0%			0	C	40.0%
	Public sector entities	0	0	0	0	0.0%		0	0	0	0.0%		) (	0	C	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Institutions	164	2	1	1	26.6%	162	4	2	1	26.6%	161		2	. 1	26.7%
	Corporates	223	7	3	2	25.5%	216	15	6	5	32.0%	209	22	. 8	. 8	35.0%
	of which: SME	24	1	0	0	2.0%	23	3	1	1	19.6%	21	1 4	1	. 1	28.3%
	Retail	2	1	1	1	85.1%	2	2	1	1	83.9%		2	1	1	83.3%
France	of which: SME	0	0	0	0	21.7%	0	0	0	0	42.0%		) (	0	0	50.5%
France	Secured by mortgages on immovable property	2	0	0	0	38.4%	2	0	0	0	40.3%		2	0	0	41.6%
	of which: SME	0	0	0	0	57.9%	0	0	0	0	56.9%		0	0	0	55.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%		) (	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	38.0%	0	0	0	0	38.0%		) (	0	0	38.0%
	Standardised Total	937	11	5	4	33.8%	928	21	9	7	35.1%	919	29	12	11	36.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	exposure1	exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of f provisions pe	of which: from non erforming exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	146	0	0	0	40.0%	146	0	0	0	40.0%		(	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	0	0.0% 0.0%
	Public sector entities	0	0	0	0	0.0%		0	0	0	0.0%			0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%		0	0		0.0%			0	0	0.0%
	International Organisations	0	0	0	0	0.0%		0	0		0.0%			0	0	0.0% 0.0% 29.2%
	Institutions	545	2	1	0	28.1%	543		2	1	28.6%			3	2	29.2%
	Corporates	350	5	3	2	33.6%	344	11	. 6	4	36.3%		18	8	7	37.6%
	of which: SME	1	0	0	0	41.1%	1	0	0	0	41.3%			0	0	41.4% 72.3%
	Retail	4	1	1	1	74.1%	4	1	1	1	72.1%		1	1	1	72.3%
Germany	of which: SME	1	0	0	0	22.6%	1	0	0		33.3%			0	0	37.8% 45.8%
oci mariy	Secured by mortgages on immovable property	2	0	0	0	38.4%	2	0	0		43.8%		1	0	0	45.8%
	of which: SME	0	0	0	0	12.4%	0	0	0		26.6%			0	0	32.2% 0.0% 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Covered bonds	0	0	0	0	0.0%		0	0	Ü	0.0%		(	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%		0	0		0.0%			0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0		0.0%			0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0		0.0%	0	1	0	0	0.0%
	Securitisation															<b></b>
	Other exposures	0	0	0	0	38.0%	0	0	0	0	38.0%		C	0	0	38.0%
	Standardised Total	1,047	8	5	3	36.5%	1,038	17	9	6	36.7%	1,028	27	13	10	37.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	6	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,570	6	15	2	40.0%	1,563	12	17	5	40.0%	1,557	18	20	7	40.0%
	Regional governments or local authorities	147	1	2	0	40.0%	146		3	0	40.0%			3	1	40.0%
	Public sector entities	46	5	6	3	49.3%	42	10	9	5	52.8%		14	10	7	54.0%
	Multilateral Development Banks	1	0	0	0	48.2%	1	0	0	0	48.2%		0	0	0	48.2%
	International Organisations	0	0	0	0	48.2%	0	0	0	0	48.2%		0	0	. 0	48.2%
	Institutions	173	15	8	4	27.8%	162	26	10	7	27.8%			12	10	27.8%
	Corporates	4,863	1010	749			4,439	1435	950	769			1710			57.6% 92.8%
	of which: SME	1,053	141	179	119		989	205	225	178				269	229	92.8%
	Retail	33	11	15	6	57.7%	26	18	18	11	63.8%		22	19	15	65.6%
Croatia	of which: SME	0	0	0	0	74.3%	0	0	0	0	74.3%		0	0	. 0	74.5%
Ci Uatia	Secured by mortgages on immovable property	811	31	23	7	22.9%	779	62	38	22	36.0%		90	51	37	41.3%
	of which: SME	0	0	0	0	42.2%	0	0	0	0	43.0%		0	0	. 0	43.6% 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,984	15	3	1	6.0%	1,970	29	4	2	6.0%	1,956	43	4	3	6.0%
	Standardised Total	9,628	1094	822	547	50.0%	9,128	1594	1,047	823	51.6%	8,788	1934	1,259	1,064	55.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY			-						_							
		Intesa S	Sanpaolo :	S.p.A.												
									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	76	9 4	1 3	2	40.0%	765	7	4	3	40.0%	763	10	5	4	40.0
	Regional governments or local authorities	7.	2 (	) 1	0	40.0%	71	1	1	0	40.0%	71	1	1	0	40.09
	Public sector entities		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Multilateral Development Banks		0 (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations		6 (	0	0	83.1%	6	0	0	0	83.1%	6	0	0	0	83.1
	Institutions	9	5 4	1 2	1	28.7%	94	6	3	2	33.4%	92	8	4	3	34.9
	Corporates	89	1 184			30.9%	874			63	31.4%	862		74		32.4
	of which: SME	26					258			61	95.4%	254		70	66	
	Retail	1,10	3 100	125	69	69.2%	1,047	155	156	109	70.1%	1,012	191	176	137	
Serbia	of which: SME	48.		1 36	22	69.5%	465		45	35	70.5%	453		52	44	72.3
Selbia	Secured by mortgages on immovable property	50		7 12	4	50.6%	501	15	16	8	50.7%	494		19	11	50.8
	of which: SME	10	7	2 2	1	48.6%	105	3	3	2	48.6%	103	5	4	2	48.6
	Items associated with particularly high risk		1!	5 4	4	25.2%	0	15	4	4	25.2%	0	15	4	4	25.2
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	10		10		83.1%	97	,	16	6	83.1%	94	10	22		83.19
	Standardised Total	3,540	5 317	220	139	43.8%	3,455	408	269	194	47.7%	3,393	470	304	236	50.39

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	1,64	) 4	1 3	3 2	40.0%	1,636	9	5	3	40.0%	1,631	13	7	5	40.0%
	Regional governments or local authorities		5 (	) (	0	40.0%	5	0	0	0	40.0%	5	0	0	0	40.0%
	Public sector entities		) (	) (	0	46.7%	0	0	0	0	46.7%	0	0	0	0	46.7%
	Multilateral Development Banks		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	7	) 4	1 1	1 0	11.6%	67	7	1	1	11.6%	64		1	1	11.6%
	Corporates	1,31		156	120	57.6%	1,240	284	201	165	57.9%	1,161		245	214	58.9%
	of which: SME	27		1 8	3 4	10.9%	263		12	8	15.5%	246		16	12	17.9%
	Retail	47		5 79	54	62.8%	433		99	82	64.2%	408		125	110	72.0%
Hungany	of which: SME	5.		3	3 1	11.6%	47		4	2	17.4%	45		4	3	19.3%
Hungary	Secured by mortgages on immovable property	52		1 17	7 6	19.3%	503	56	24	15	25.9%	483		32	23	30.4%
	of which: SME	7	1 8	3	3 1	17.3%	68	11	4	3	22.4%	65	14	4	3	24.6%
	Items associated with particularly high risk	3	7 21	10	5	26.1%	36	22	10	6	27.0%	35	23	11	6	27.8%
	Covered bonds	10	5 (	) (	0	0.0%	105	0	0	0	0.0%	105	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		) (	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		1 (	) (	0	46.7%	1	0	0	0	46.7%	1	0	0	0	46.7%
	Equity	27.	3 8	3 4	1 4	46.7%	265	16	7	7	46.7%	258	23	11	11	46.7%
	Securitisation															
	Other exposures	8	5	3 (	0	0.0%	83	5	1	1	12.1%	81	7	1	1	16.2%
	Standardised Total	4,535	364	266	191	52.5%	4,374	525	349	279	53.1%	4,231	668	433	372	55.7%



### **2018 EU-wide Stress Test: Securitisations**

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		2,615	2,617						
Exposure values	IRB		7,829	7,827						
	Total		10,443	10,444						
	STA		2,413	2,457	3,199	3,399	3,520	3,699	3,882	3,930
REA	IRB		1,461	1,481	1,637	1,743	1,830	2,013	2,554	3,017
	Total		3,875	3,938	4,836	5,142	5,350	5,712	6,436	6,947
Impairments	Total	Total banking book others than assessed at fair value	24	27	10	1	0	26	10	4



# **2018 EU-wide Stress Test: Risk exposure amounts** Intesa Sanpaolo S.p.A.

	Actual	Restated	E	Baseline scenario		,	Adverse scenario	)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	249,941	249,165	250,063	250,369	250,577	250,991	251,663	252,174
Risk exposure amount for securitisations and re-securitisations	3,875	3,938	4,836	5,142	5,350	5,712	6,436	6,947
Risk exposure amount other credit risk	246,066	245,227	245,227	245,227	245,227	245,279	245,227	245,227
Risk exposure amount for market risk	18,149	18,149	18,149	18,149	18,149	26,069	25,965	25,764
Risk exposure amount for operational risk	18,597	18,597	18,597	18,597	18,597	21,222	21,222	21,222
Other risk exposure amounts	138	138	138	138	138	138	138	138
Total risk exposure amount	286,825	286,049	286,947	287,253	287,461	298,419	298,987	299,297



#### 2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	51,373	51,242	50,676	50,703	50,786	45,791	45,337	44,418
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	38,051	37,957	37,206	37,232	37,544	32,320	31,867	31,176
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	34,159	34,159	34,159	34,159	34,159	34,159	34,159	34,159
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	14,706	14,706	15,261	16,060	17,107	12,754	12,852	12,898
	A.1.3	Accumulated other comprehensive income	-790	-462	-462	-462	-462	-885	-885	-885
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	868	1,196	1,196	1,196	1,196	586	586	586
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-687	-687	-687	-687	-687	-500	-500	-500
	A.1.3.3	Other OCI contributions	-971	-971	-971	-971	-971	-971	-971	-971
	A.1.4	Other Reserves	0	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	50	40	40	40	40	40	40	40
	A.1.7	Adjustments to CET1 due to prudential filters	756	756	756	756	756	567	567	567
	A.1.8	(-) Intangible assets (including Goodwill)	-7,182	-7,182	-7,182	-7,182	-7,182	-7,182	-7,182	-7,182
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,417	-1,417	-1,417	-1,417	-1,417	-2,254	-2,044	-1,966
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-530	-232	-256	-253	-254	-261	-269	-278
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-252	-252	-252	-252	-252	-252	-252	-252
	A.1.14.1	Of which: from securitisation positions (-)	-252	-252	-252	-252	-252	-252	-252	-252
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-1,776	-2,042	-2,093	-2,134	-2,177	-2,371	-2,416	-2,473
	A.1.18	(-) Amount exceding the 17.65% threshold	-560	-782	-777	-751	-710	-1,368	-1,372	-1,389
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-393	-393	-684	-913	-1,142	-684	-913	-1,142
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-2,937						
	A.1.21.1	Of which: subject to transitional arrangements		-2,844	-2,844	-2,844	-2,844	-2,844	-2,844	-2,844
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		4,022	4,022	4,022	4,022	4,022	4,022	4,022
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		1,178	1,178	1,178	1,178	1,178	1,178	1,178
	A.1.22	Transitional adjustments	1,280	4,322	3,379	2,845	2,343	3,322	2,845	2,343
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	28	28	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		2,702	2,702	2,418	1,991	2,702	2,418	1,991
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		2,702	2,702	2,418	1,991	2,702	2,418	1,991
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	1,253	1,593	677	428	352	619	428	352
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	283	283	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	484	690	274	185	152	252	185	152
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-304	0						



#### 2018 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,414	5,442	5,435	5,230	5,026	5,435	5,230	5,026
	A.2.1	Additional Tier 1 Capital instruments	4,616	4,616	4,616	4,616	4,616	4,616	4,616	4,616
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	799	827	820	615	410	820	615	410
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	43,466	43,399	42,642	42,463	42,570	37,756	37,097	36,202
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,908	7,843	8,035	8,240	8,216	8,035	8,240	8,216
	A.4.1	Tier 2 Capital instruments	8,110	8,110	8,110	8,110	8,110	8,110	8,110	8,110
	A.4.2	Other Tier 2 Capital components and deductions	-695	-10	-3	-3	-3	-8	Э	-3
	A.4.3	Tier 2 transitional adjustments	493	-256	-72	133	109	-66	133	109
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-810	-817	-817	-817	-812	-817	-817
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	286,825	286,049	286,947	287,253	287,461	298,419	298,987	299,297
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	1,006	2,156	1,267	1,067	879	1,246	1,067	879
	B.2	Adjustments due to IFRS 9 transitional arrangements		712	712	637	524	712	637	524
	C.1	Common Equity Tier 1 Capital ratio	13.27%	13.24%	12.93%	12.93%	13.04%	10.80%	10.64%	10.40%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	15.15%	15.13%	14.82%	14.75%	14.78%	12.62%	12.38%	12.07%
	C.3	Total Capital ratio	17.91%	17.87%	17.62%	17.61%	17.63%	15.31%	15.13%	14.81%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	36,771	33,634	33,827	34,387	35,201	28,998	29,021	28,833
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	41,387	38,250	38,443	39,003	39,817	33,614	33,637	33,449
	D.3	TOTAL CAPITAL (fully loaded)	48,801	46,349	46,550	47,109	47,923	41,715	41,744	41,555
	E.1	Common Equity Tier 1 Capital ratio	12.87%	11.85%	11.84%	12.02%	12.28%	9.76%	9.74%	9.66%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	14.48%	13.47%	13.46%	13.63%	13.89%	11.31%	11.29%	11.21%
	E.3	Total Capital ratio	17.07%	16.33%	16.29%	16.46%	16.72%	14.04%	14.01%	13.93%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			4,121	4,121	4,121	4,121	4,121	4,121
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	676,967	676,925	676,925	676,925	676,925	676,925	676,925	676,925
	H.2	Total leverage ratio exposures (fully loaded)	676,360	675,519	675,519	675,519	675,519	675,519	675,519	675,519
	н.3	Leverage ratio (transitional)	6.42%	6.41%	6.30%	6.27%	6.29%	5.58%	5.48%	5.35%
	H.4	Leverage ratio (fully loaded)	6.12%	5.66%	5.69%	5.77%	5.89%	4.98%	4.98%	4.95%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	O-SII buffer	0.00%	0.00%	0.19%	0.38%	0.56%	0.19%	0.38%	0.56%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
requirements ( 70)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.27%	1.27%	2.08%	2.90%	3.08%	2.08%	2.90%	3.08%
(1) Conversions not considered for CET1 com			2.27 70	2.27 70	2.0070	2.30%	3.36 %	2.3670	2.50%	5.36 %

Conversions not considered for CE11 com
 Excluding instruments included in row F



### 2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	7,291	7,381	7,662	7,809	7,198	7,144	6,867
Interest income	13,980	12,765	13,513	14,733	15,360	16,613	17,653
Interest expense	-6,689	-5,384	-5,851	-6,924	-8,149	-9,264	-10,786
Dividend income	117	117	117	117	88	88	88
Net fee and commission income	7,933	7,933	7,933	7,933	7,140	7,140	7,140
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	631	501	501	501	-232	323	323
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-478		
Other operating income not listed above, net	5,181	1,189	1,189	1,189	1,158	1,189	1,189
Total operating income, net	21,153	17,120	17,401	17,549	14,873	15,883	15,606
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,909	-1,899	-1,751	-1,588	-6,375	-4,433	-4,810
Other income and expenses not listed above, net	-9,385	-9,934	-9,940	-9,978	-11,286	-10,752	-10,536
Profit or (-) loss before tax from continuing operations	7,860	5,287	5,710	5,983	-2,788	699	261
Tax expenses or (-) income related to profit or loss from continuing operations	-493	-1,586	-1,713	-1,795	836	-210	-78
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	7,367	3,701	3,997	4,188	-1,951	489	183
Amount of dividends paid and minority interests after MDA-related adjustments	3,470	3,146	3,197	3,141	0	391	137
Attributable to owners of the parent net of estimated dividends	3,897	555	799	1,047	-1,951	98	46
Memo row: Impact of one-off adjustments		739	739	739	739	739	739
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



# 2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



### **2018 EU-wide Stress Test**

### **Information on performing and non-performing exposures**<sup>1</sup>

	Actual							
	31/12/2017							
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial		
		Of which performing	Of which no	n-performing	On performing	On non-performing exposures <sup>3</sup>	guarantees received on non- performing exposures	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>			
Debt securities (including at amortised cost and fair value)	78,869	0	88	88	90	46	1	
Central banks	108	0	0	0	0	0	0	
General governments	64,081	0	30	30	4	2	0	
Credit institutions	3,454	0	0	0	45	0	0	
Other financial corporations	9,097	0	12	12	29	12	0	
Non-financial corporations	2,130	0	45	45	11	31	1	
Loans and advances(including at amortised cost and fair value)	504,013	4,546	52,266	52,266	1,336	26,626	19,641	
Central banks	46,305	0	0	0	2	0	0	
General governments	16,078	458	377	377	22	102	1	
Credit institutions	30,887	500	4	4	59	4	0	
Other financial corporations	61,646	32	1,107	1,107	95	509	402	
Non-financial corporations	207,911	1,479	40,893	40,893	797	21,194	15,372	
Households	141,185	2,076	9,883	9,883	360	4,817	3,866	
DEBT INSTRUMENTS other than HFT	582,882	4,546	52,354	52,354	1,426	26,672	19,642	
OFF-BALANCE SHEET EXPOSURES	286,490		2,818	2,818	-91	-237	804	

<sup>&</sup>lt;sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>&</sup>lt;sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



### **2018 EU-wide Stress Test**

### Information on performing and forborne exposures<sup>1</sup>

		Actual						
		31/12/2017						
		Gross carrying amount of exposures with forbearance measures		ment, accumulated e due to credit risk xposures with es	Collateral and financial guarantees received on			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	118	23	1	0	0			
Central banks	0	0	0	0	0			
General governments	102	23	0	0	0			
Credit institutions	0	0	0	0	0			
Other financial corporations	0	0	0	0	0			
Non-financial corporations	15	0	1	0	0			
Loans and advances (including at amortised cost and fair value)	19,210	11,351	3,899	3,797	11,557			
Central banks	0	0	0	0	0			
General governments	179	103	39	38	1			
Credit institutions	0	0	0	0	0			
Other financial corporations	938	542	198	188	484			
Non-financial corporations	15,078	9,452	3,350	3,275	8,716			
Households	3,016	1,254	312	296	2,355			
DEBT INSTRUMENTS other than HFT	19,328	11,374	3,899	3,797	11,557			
Loan commitments given	773	327	-1	-1	227			

<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