

COMUNICATO STAMPA

INTESA SANPAOLO: 2018 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 14 dicembre 2018 – Intesa Sanpaolo prende atto degli annunci effettuati oggi dall’Autorità Bancaria Europea e dalla Banca Centrale Europea in merito alle informazioni del *2018 EU-wide Transparency Exercise* e all’adempimento della decisione del Consiglio delle Autorità di Vigilanza dell’EBA.

Informazioni di background sul 2018 EU-wide Transparency Exercise

Negli incontri di febbraio e aprile 2018, il Consiglio delle Autorità di Vigilanza dell’EBA ha approvato il pacchetto informativo per il *2018 EU-wide Transparency Exercise*, che dal 2016 viene eseguito annualmente e pubblicato insieme al *Risk Assessment Report (RAR)*. Il *transparency exercise* annuale si baserà esclusivamente su dati COREP/FINREP, per quanto riguarda metodologia e ambito, al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

I prospetti sono stati compilati a livello centrale dall’EBA e successivamente inoltrati per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni.

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2018 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo SpA

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

⁽¹⁾ 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□

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