

# **COMUNICATO STAMPA**

# INTESA SANPAOLO: 2019 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 29 novembre 2019 – Intesa Sanpaolo prende atto degli annunci effettuati oggi dall'Autorità Bancaria Europea e dalla Banca Centrale Europea in merito alle informazioni del 2019 EU-wide Transparency Exercise e all'adempimento della decisione del Consiglio delle Autorità di Vigilanza dell'EBA.

# Informazioni di background sul 2019 EU-wide Transparency Exercise

Nell'incontro di aprile 2019, il Consiglio delle Autorità di Vigilanza dell'EBA ha approvato il pacchetto informativo per il 2019 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.



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



## Key Metrics

(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	37,189	37,241	37,231	38,015	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,219	33,072	33,533	34,351	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	42,044	42,097	41,971	42,755	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	39,074	37,928	38,274	39,091	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	48,957	48,878	48,719	49,241	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,849	45,559	45,880	46,430	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	275,944	276,446	283,641	280,260	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	275,424	275,533	282,830	279,410	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.48%	13.47%	13.13%	13.56%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.42%	12.00%	11.86%	12.29%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.24%	15.23%	14.80%	15.26%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.19%	13.77%	13.53%	13.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	•
Total capital (as a percentage of risk exposure amount) - transitional definition	17.74%	17.68%	17.18%	17.57%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.01%	16.54%	16.22%	16.62%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	675,453	668,562	702,039	700,805	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.22%	6.30%	5.98%	6.10%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	42,044	42,097	41,971	42,755	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	38,153	37,097	37,659	38,476	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	675,453	668,562	702,039	700,805	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	675,441	668,556	698,679	697,216	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	6.3%	6.0%	6.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.5%	5.4%	5.5%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital Intesa Sanpaolo S.p.A.

		(min EUR. %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	OWN FUNDS	48,957	48,878	48,719	49,241	C 01.00 (r010,c010)	Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	37,189	37,241	37,231	38,015	C 01.00 (+020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	33,628	33,649	33,647	33,954	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	16,930	16,755	16,968	16,842	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,675	-904	-741	-151	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	27	36	31	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	485	377	586	643	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-7,172	-7,774	-7,690	-7,707	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-1,359	-1,456	-1,508	-1,487	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-204	-208	-213	-176	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (+430,c010)	Articles 4(122), 36(1) point (g) and 44 of CSR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (+440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-222	-227	-229	-200	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 80 to 91 of CRP; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CRP; Articles 36(1) point b) (ii) and 279(3) of CRP; Articles 36(1) point b) (iii) and 279(3) of CRP; Articles 36(1) point b) (iv) and 153(8) of CRP; Articles 36(1) point b) (iv) and 153(8) of CRP; Articles 38(1) point b) (iv) and 15
	A.1.14.1	Of which: from securitisation positions (-)	-222	-227	-229	-200	C 01.00 (+460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (+480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,861	-1,727	-1,922	-2,165	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	-889	-1,955	-1,829	-1,624	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-393	-319	-307	-344	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	3,160	4,269	3,697	3,664	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3,160	4,269	3,697	3,664	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,855	4,856	4,740	4,740	C 01.00 (r530,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,124	4,125	4,125	4,125	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	731	731	615	615	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	42,044	42,097	41,971	42,755	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,913	6,781	6,748	6,486	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	7,718	7,557	7,408	7,156	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		45	63	83	70	$ \begin{array}{l} C\ 01.00\ (r910,c010)+C\ 01.00\ (r920,c010)+\\ C\ 01.00\ (r933,c010)+C\ 01.00\ (r940,c010)+\\ C\ 01.00\ (r950,c010)+C\ 01.00\ (r970,c010)+\\ C\ 01.00\ (r974,c010)+C\ 01.00\ (r978,c010) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	-850	-838	-743	-740	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	275,944	276,446	283,641	280,260	C 02.00 (+010,±010)	Articles 92(3), 95, 96 and 98 of CRR
- REQUIREMENTS	B.1	Of which: Transitional adjustments included	569	939	810	851	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.48%	13.47%	13.13%	13.56%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.24%	15.23%	14.80%	15.26%	CA3 (3)	•
CETA Combal	C.3	TOTAL CAPITAL RATIO (transitional period)	17.74%	17.68%	17.18%	17.57%	CA3 (5)	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	34,029	32,972	33,533	34,351	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	•
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.36%	11.97%	11.86%	12.29%	[D.1]/[B-B.1]	·
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,970	4,169	3,697	3,664	C 05.01 (+440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-862	-850	-859	-853	C 05.01 (+440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	520	913	810	851	C 05.01 (r440,c040)	
(1)The fully loaded CET1 ratio is an er	timate calcul	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	outston point of view at the rec	orting date are not taken into	and the state of the same of t			

<sup>(1)</sup>The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully baded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might head to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



### Overview of Risk exposure amounts

		R	WAs		
(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	228,056	223,532	226,792	226,366	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s
Of which the standardised approach	77,192	74,457	75,954	76,120	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,184	1,008	960	1,032	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	137,131	134,767	136,538	135,574	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	12,549	13,300	13,339	13,640	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	6,383	7,083	6,911	7,075	$ \begin{array}{l} C\ 0.700\ (r930,\ c220,\ 901) + C\ 0.700\ (r110,\ c220,\ 901) + C\ 0.700\ (r120,\ c220,\ 901) + C\ 0.801\ (r040,\ c260,\ 902) + C\ 0.801\ (r040,\ c260$
Credit valuation adjustment - CVA	746	908	991	1,089	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,535	5,961	5,968	7,211	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	19,120	21,147	25,244	20,071	Q3 2018: C 02.00 (RS20, c010) from Q4 2018: C 02.00 (RS20, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2,458	1,702	2,048	1,920	C 02.00 (R530, c010)
Of which IMA	16,662	19,445	23,109	17,475	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	489	475	556	989	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100)*12.5* from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	17,962	17,671	17,671	18,345	C 02.00 (R590, c010)
Of which basic indicator approach	779	646	646	496	C 02.00 (R600, c010)
Of which standardised approach	2,325	2,117	2,117	2,006	C 02.00 (R610, c010)
Of which advanced measurement approach	14,858	14,909	14,909	15,843	C 02.00 (R620, c010)
Other risk exposure amounts	142	143	64	104	Q3 2018: C 02.00 (R630, d010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	275,944	276,446	283,641	280,260	



# 2019 EU-wide Transparency Exercise P&L Intesa Sanpaolo S.p.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(min EUR)	AS 01 30/03/2010	AS 01 31/12/2010	NS 01 31/03/2013	AS 01 30/00/2013
Interest income	7,864	10,485	2,571	5,128
Of which debt securities income	878	1,228	344	700
Of which loans and advances income	7,338	9,438	2,272	4,571
Interest expenses	2,340	3,215	829	1,636
(Of which deposits expenses)	737	1,020	272	520
(Of which debt securities issued expenses)	1,839	2,425	542	1,061
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	82	94	23	81
Net Fee and commission income	5,998	7,982	1,852	3,796
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	526	1,001	367	815
Gains or (-) losses on financial assets and liabilities held for trading, net	301	246	188	217
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	305	299	8	13
Gains or (-) losses from hedge accounting, net	-9	-112	-20	-39
Exchange differences [gain or (-) loss], net	128	257	-83	94
Net other operating income /(expenses)	569	716	189	378
TOTAL OPERATING INCOME, NET	13,422	17,754	4,267	8,846
(Administrative expenses)	7,249	9,820	2,325	4,641
(Depreciation)	653	909	273	541
Modification gains or (-) losses, net	-4	-11	-1	-2
(Provisions or (-) reversal of provisions)	54	18	-26	-7
(Commitments and guarantees given)	-57	-88	-31	-51
(Other provisions)	111	106	6	44
Of which pending legal issues and tax litigation <sup>1</sup>		83		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,831	2,509	411	1,010
(Financial assets at fair value through other comprehensive income)	0	2	7	15
(Financial assets at amortised cost)	1,831	2,507	405	996
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	19	8	4
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	509	780	174	349
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,140	5,247	1,448	3,004
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,043	4,089	1,058	2,281
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,043	4,089	1,058	2,281
Of which attributable to owners of the parent	3,012	4,050	1,050	2,266

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(mln EUR)		As of 30/09/20	18			As of 31	/12/2018			As of 31	03/2019			As of 30/	06/2019		
		Fi	ir value hierard	chy		Fa	air value hierard	:hy		Fa	ir value hierarc	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	55,003				56,741				66,177				55,303				IAS 1.54 (i)
Financial assets held for trading	39,176	13,540	25,127	510	38,970	10,752	27,814	404	44,958	16,787	27,792	379	49,959	20,615	28,911	433	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,942	293	665	1,984	3,492	288	948	2,256	3,630	289	1,096	2,246	3,773	337	1,090	2,347	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	208	0	208	0	208	0	208	0	198	0	198	0	195	0	195	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	67,263	61,153	5,386	724	60,452	53,509	6,400	543	66,447	59,018	6,945	484	66,352	59,030	6,908	414	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	434,369				433,252				444,979				443,269				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,061	0	3,052	8	2,993	0	2,983	10	2,916	0	2,905	11	3,383	0	3,370	13	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-374				124				1,028				1,892				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	45,234				42,837				44,802				44,210				
TOTAL ASSETS	646,882				639,067				675,136				668,335				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position \*Other assets

(mln	EUR)			As of 30/09/20:	18					As of 31	/12/2018					As of 31/0	3/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accu	mulated impair	ment	Gros	ss carrying amo	ount	Accu	mulated impair	ment	Gro	oss carrying amo	ount	Accum	ulated impairr	nent	Gros	ss carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit- impaired assets	References
Financial assets at fair value through other	Debt securities	63,868	290	35	-36	-6	-35	57,082	253	36	-41	-6	-35	62,999	328	36	-45	-7	-35	62,636	310	35	-51	-6	-35	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	104	3	0	0	0	0	28	0	0	0	0	0	33	0	0	0	0	0	349	0	0	-1	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	16,611	3,741	53	-59	-54	-8	17,380	4,231	52	-64	-48	-8	22,538	4,464	82	-17	-52	-55	20,859	5,085	83	-17	-61	-58	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	348,080	50,275	38,486	-834	-1,287	-20,635	352,636	44,538	36,588	-811	-1,353	-19,890	359,075	44,513	35,726	-777	-1,277	-19,240	362,220	41,003	35,033	-759	-1,268	-18,852	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



# 2019 EU-wide Transparency Exercise Market Risk Intesa Sanpaolo S.p.A.

								111	tesa Sanpa	010 S.p.A.												
	SA					I	М									IM						
			VaR (Memorar	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)		ION RISK	ALL PRICE I	RISKS CAPIT. FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/12	2/2018					
Traded Debt Instruments	1,467	860	346	121	959	264							480	139	1,083	296						
Of which: General risk Of which: Specific risk	905 562	249 611	143 203	44	279 680	79							161 318	100	303 780	79 217						
Equities	7	2	34	13	54	16							38	8	38	10						
Of which: General risk	3	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	1	34	13	54	16							38	8	38	10						
Foreign exchange risk Commodities risk	677	559	0	0	0	0							0	0	0	0						
Total	2.153	1.423	331	89	796	191	206	206	0	0	0	16.662	400	109	836	207	319	319	0	0	0	19,445
	As of 31/03/2019	As of 30/06/2019				As of 31/										As of 30/06						
Traded Debt Instruments	980	729	555	158	1.224	355							461	133	1.131	409						
Of which: General risk	303 677	265	130 425	39	272	83 273							141 320	41	300	91						
Of which: Specific risk Equities	24	464 12	425 40	119	952 39	2/3							320 40	92 11	831 38	318 11						
Of which: General risk	12	12	0	0	0	0							1 70	1 10	0	1 0						
Of which: Specific risk	12	12	40	12	39	11							40	11	38	11						
Foreign exchange risk	760	903	0	0	0	0							0	0	0	0						
Commodities risk	4			3	19	7							18	5	33	18						
Total	1,768	1,652	458	102	1,015	257	376	325	0	0	0	23,109	322	97	734	290	279	342	0	0	0	17,475

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



### Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	139,636	153,946	19,494			147,387	18,326	
	Regional governments or local authorities	967	1,010	283		944	1,009	275	
	Public sector entities	1,701	876	772		1,714	900	748	
	Multilateral Development Banks	1,930 146	1,854 146	0		2,152 101	2,080 101	0	
	International Organisations Institutions	16,589	14,329	3,223		16,310	13,252	3,015	
	Institutions Cornorates	43,269	24,919	23,906		42,890	25,074	24,149	
	of which: SME	11,912	6.859	6.167			6.203	5.904	
	Retail	19,664	13,565	9,637		18,969	12.812	9.084	
	of which: SME	3,753	2,579	1,499		3,656	2.500	1.457	
Consolidated data	Secured by mortgages on immovable property	6,577	6,476	2,335			6.122	2,211	
	of which: SME	1,331	1.290	486		1.285	1,249	474	
	Exposures in default	4,434	1,919	2,061	2,380		1,913	1,986	2,015
	Items associated with particularly high risk	1,687	1,376	2,064		1,361	1,066	1,599	
	Covered bonds	871	870	112		878	877	111	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,697	1,960	1,981		2,596	1,814	1,794	
	Equity	2,414	2,414	2,663		2,449	2,449	2,719	
	Other exposures	14,107	14,075	9,312		15,671	15,648	9,318	
	Standardised Total <sup>2</sup>	256,690	239,734	77,844	3,308	249,668	232,503	75,338	2,830

Chiprial exposure lulie. Exposure value, it roported before taking into account reflect due to credit consession factors or credit risk mitigation techniques (e.g. substitution effects).
 Chiprial exposure value, include the Secutarisation position unlike in the previous Transparency exercises' results.
 Chiprial exposure value, include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	84,772	100,202	13,404		85,285	100,344	12.967	
	Regional governments or local authorities	83	63	13		82	56	11	
	Public sector entities	464	348	331		468	330	313	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,243	3,507	539		4,905	3,373	527	
	Corporates	21,817	8,587	8,211		19,381	7,014	6,770	
	of which: SME	8,582	4,245	3,874		7,654	2,886	2,735	
	Retail	12,106	7,417	5,244		11,099	6,426	4,523	
TTALM	of which: SME	2,728	1,754	1,004		2,595	1,644	941	
ITALY	Secured by mortgages on immovable property	4,315	4,258	1,541		3,885	3,836	1,396	
	of which: SME	1,247	1,210	455		1,205	1,173	444	
	Exposures in default	2,662	1,243	1,331	1,386	2,426	1,233	1,271	1,157
	Items associated with particularly high risk	1,457	1,164	1,746		1,325	1,040	1,560	
	Covered bonds	211	211	22		212	212	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,768	1,129	1,116		1,675	1,011	991	
	Equity	2,163	2,163	2,297		2,200	2,200	2,340	
	Other exposures	11,378	11,378	8,197		12,424	12,424	8,231	
	Standardised Total <sup>2</sup>				1,762				1,501

(1) Original exposure, unitie Exposure value, is reported before balang into account any effect due to credit convention factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adulatments and consistens our country of counterward venicles those for securitatation exocures, additional valuation adulatments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		.,	ai credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	13,247	13,046	105		12,220	12,019	103	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	821	586	289		795	591	285	
	Corporates	439	348	302		481	415	358	
	of which: SME	3	1	1		2	1	1	
	Retail	12	10	7		11	10	7	
UNITED STATES	of which: SME	9	9	7		9	9	7	
UNTILD STATES	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	14	14	14		36	36	36	
	Equity	15	15	15		17	17	17	
	Other exposures	47	47	11		15	15	14	
	Standardised Total <sup>2</sup>				8				5

(ii) Chiginal exposure, unlike Daposure value, is reported before taking into account any effect due to credit continues or credit risk mitigation techniques (e.g., substitution effects).

(iii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exxosures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31,	12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	12,902	12,916	0		11,380	11,394	0			
	Regional governments or local authorities	31	14	3		31	14	3			
	Public sector entities	20	20	10		27	27	14			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	124	124	59		116	116	55			
	Corporates	138	134	130		153	148	140			
	of which: SME	3	3	3		2	2	2			
	Retail	1	1	0		2	1	0			
SPAIN	of which: SME	0	0	0		0	0	0			
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	27	27	3		27	27	3			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				3	_			3		

To Organia exposure, unitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).

Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes personer credit risk adjustments.



### Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach									
			As of 30	/09/2018			As of 31	/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	2,788	3,203	7		3,232	3,649	0			
	Regional governments or local authorities	109	109	22		118	118	24			
	Public sector entities	0	0	0		25	25	5			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,558	1,462	263		1,416	1,330	188			
	Corporates	409	320	269		420	327	303			
	of which: SME	29	6	6		29	4	4			
	Retail	4	1	1		3	1	1			
FRANCE	of which: SME	1	0	0		1	0	0			
INANCE	Secured by mortgages on immovable property	2	2	1		2	2	1			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	156	156	18		185	185	21			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	5	5	5		4	4	4			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				2				1		

Original exposure, unitie Exposure value, is reported before baking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

Total value adjutaments and provisions per country of country part excludes those for securistation exposures, additional valuation adjustments (AVIAs) and other own funds modurators related to the exposure, but includes general credit risk adjustment.

					Standardise	ed Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	689	688			1.020	1.020	114	
	Central governments or central banks Regional governments or local authorities	164	142	171 29		1,020	1,020	114	
	Public sector entities	104	142	29		153	144	29	
	Multilateral Development Banks	0	'n	n n		,	,	0	
	International Organisations	0	0	0		0	0	ů i	
	Institutions	69	69	35		41	41	21	
	Corporates	674	618	617		695	624	624	
	of which: SME	28	28	27		31	31	31	
	Retail	2,188	1,903	1.427		2.184	1.902	1.427	
C1 C1 /41/74	of which: SME	38	36	27		39	37	28	
SLOVAKIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	249	102	102	147	237	88	89	148
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	304	304	201		324	324	169	
	Standardised Total <sup>2</sup>	(1)			238				241

		(2) Total value adjustments and exposures, but includes gener		nterparty excludes those for sec	uristisation exposures, additiona	al valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
			or Create Flore Golden Error		Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	824	86	^		821	87	•	
	Regional governments or local authorities	0.24	00	0		021	6/	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	ů .	0	0		0	0	ů i	
	Institutions	4.162	3.742	218		3.196	2.758	181	
	Corporates	659	549	497		734	689	633	
	of which: SME	24	14	14		24	16	16	
	Retail	6	2	2		6	2	2	
LINITED KINCDOM	of which: SME	1	0	0		1	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	7	7	3		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	162	156	234		0	0	0	
	Covered bonds	10	10	1		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	63	63	63		59	59	59	
	Equity	4	4	4		4	4	4	
	Other exposures	1	1	1		1	1	1	
	Standardised Total <sup>2</sup>				8				4

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	6,911	7,059	0		1,161	1,303	0	
	Regional governments or local authorities	65	65	13		66	66	13	
	Public sector entities	19	19	4		19	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,006	1,974	376		2,280	2,247	275	
	Corporates	511	441	367		614	459	385	
	of which: SME	5	3	2		5	2	2	
	Retail	2	2	2		3	3	2	
GERMANY	of which: SME	2	2	1		2	2	1	
GERMANY	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	ō	0	
	Standardised Total <sup>2</sup>				1				1

To Straind execuse: unlike Docume value, is recorded before takino into account any effect due to credit coveration covers a credit risk initiation inchivinase in an auditature effects.

To divid use adulatments and consistions per country of countered recorded those for securitisation execuses, additional valuation adulatments (AVAs) and other own funds reductions related to the exocurse, but disclosed once in credit risk disclosed inchivinases.



### Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardise	ed Approach					
			As of 30	/09/2018			As of 31	/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)			100							
	Central governments or central banks	2,163 129	2,719	133 28		2,107 131	2,691 143	125 29			
	Regional governments or local authorities	129 617	141 88	28 44		611	143	43			
	Public sector entities Multilateral Development Banks	61/	88	44		611	83	43			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	95	81	24		154	134	68			
	Corporates	6,248	5.061	4,994		6.208	5.102	5.085			
	of which: SME	1,398	1,162	1,158		1,469	1,251	1,251			
	Retail	1,550	1,101	1,150		1,105	1,232	1,252			
	of which: SMF	i i	0	0		0	n	ń			
CROATIA	Secured by mortgages on immovable property	851	844	296		906	901	315			
	of which: SME	7	7	2		7	7	2			
	Exposures in default	681	257	281	374	646	245	257	312		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	2	2	2		2	2	2			
	Other exposures	1,277	1,249	187		1,748	1,735	186			
	Standardised Total <sup>2</sup>				534				413		

This Chigani exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien factors or credit risk instigation techniques (e.g., substitution effects).

Total value adjustments and positionis per country of counterporty exclude those for securitation exposures, additional valuation adjustments (AVIA) and other own funds reductions related to the exposures, but include person credit risk adjustments.

					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	308	298	190		274	250	115	
	Regional governments or local authorities	0	0	190		0	0	113	
	Public sector entities	0	0	ů n		ů .	0	ů i	
	Multilateral Development Banks	ő	2	0		o o	2	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	932	699	596		833	600	544	
	Corporates	1,333	995	990		2,006	1,657	1,531	
	of which: SME	244	191	0		683	683	683	
	Retail	18	17	13		215	167	125	
LUXEMBOURG	of which: SME	1	1	1		0	0	0	
LUXLINDOUNG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	24	24	- 11	34	19	19	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	2		13	13	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	709	616	659		677	567	577	
	Equity Other exposures	119 234	119 234	121 204		106 202	106 202	106 146	
ĺ		234	234	204	18	202	202	146	19
	Standardised Total <sup>2</sup>	///							19

		<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes opening relate fix disadjustments.										
			a com the source in the		Standardise	ed Approach						
			As of 30	/09/2018			As of 31	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)											
	Central governments or central banks	2,332	2,309	1,986		2,260	2,238	1,590				
	Regional governments or local authorities	0	. 0	0		0	0	. 0				
	Public sector entities	164	135	127		144	117	95				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	100	80	38		209	173	57				
	Corporates	1,335	700	681		1,596	752	729				
	of which: SME	165	99	79		209	117	93				
	Retail	1,257	894	654		1,318	937	687				
EGYPT	of which: SME	126	90	52		137	101	60				
LGIFI	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	150	48	51	98	142	63	65	73			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	5	5	5		4	4	4				
	Equity	26	26	30		23	23	29				
	Other exposures	241	241	148		268	268	186				
	Standardised Total <sup>2</sup>				159				126			
		(I) Original exposure unlike Ex-	nosure value is reported before	e taking into account any effect	due to credit conversion factor	s or credit risk mitigation techni	ques (e.a. substitution effects	·				

<sup>&</sup>lt;sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but in cholor separation (EAVAs) and control or counterparty excludes those for securistication exposures, but includes operand residir skin substitutions.



### Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardis	ed Approach				
			As of 31/	03/2019			As of 30	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	(min EUR, %)									
	Central governments or central banks	148,842	162,854	18,663		134,392	149,855	19,543		
	Regional governments or local authorities	979	1,039	308		896	965	294		
	Public sector entities	2,964	2,175	731		3,033	2,173	754		
	Multilateral Development Banks	2,381	2,378	0		2,568	2,575	0		
	International Organisations	276	276	0		299	299	0		
	Institutions	18,581	15,643	3,095		16,056	12,821	2,853		
	Corporates	43,194	24,789	23,795		47,763	25,721	24,486		
	of which: SME	10,516	5,042	4,760		10,517	5,056	4,790		
	Retail	19,327	12,674	8,998		18,892	10,760	7,555		
Concolidated data	of which: SME	3,616	2,462	1,433		3,525	2,408	1,404		
Corisoliuateu uata	of which: SME Secured by mortgages on immovable property	5,184	5,121	1,878		4,154	4,091	1,507		
	of which: SME	1,223	1,188	453		1,104	1,071	410		
	Exposures in default	3,952	1,803	1,893		3,696	1,696	1,774	1,902	
	Items associated with particularly high risk	1,106	844	1,266		978	791	1,186		
	Covered bonds	1,084	1,083	163		1,441	1,441	197		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1		
	Collective investments undertakings (CIU)	2,673	1,777	1,759		2,887	1,980	1,957		
	Equity	2,379	2,379	2,659		2,399	2,398	2,683		
	Other exposures	17,039	17,023	11,716		18,210	18,201	12,586		
	Standardised Total <sup>2</sup>	269,961	251,857	76,924	2,697	257,666	235,767	77,376	2,582	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Standardsed Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach				
			As of 31	/03/2019			As of 30	/06/2019		
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	98,402	113,480	13,176		89,498	106,007	12.927		
	Regional governments or local authorities	54	36	7		47	36	7		
	Public sector entities	453	317	303		569	357	320		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	5,631	4,346	556		4,931	3,454	499		
	Corporates	19,270	6,815	6,566		22,424	6,382	6,121		
	of which: SME	7,115	2,361	2,225		7,020	2,325	2,206		
	Retail	11,211	6,034	4,240		10,034	4,280	2,934		
ITALY	of which: SME	2,563	1,610	922		2,475	1,555	890		
TIALT	Secured by mortgages on immovable property	2,742	2,701	997		1,662	1,629	610		
	of which: SME	1,149	1,117	425		1,029	999	383		
	Exposures in default	2,372	1,191	1,226	1,142	2,186	1,048	1,073	1,100	
	Items associated with particularly high risk	1,060	803	1,204		944	766	1,150		
	Covered bonds	304	304	31		416	416	46		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	1,664	975	955		1,763	1,089	1,068		
	Equity	2,117	2,116	2,256		2,125	2,125	2,272		
	Other exposures	13,569	13,569	10,440		14,935	14,935	11,295		
	Standardised Total <sup>2</sup>				1,374				1,353	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach				
			As of 31	/03/2019			As of 30	/06/2019		
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	6,438	6,237	82		6,904	6,704	90		
	Regional governments or local authorities	0,436	0,237	02		0,904	0,704	90		
	Public sector entities	o o	0	ů,		ů .	0	0		
	Multilateral Development Banks	o o	0	ů,		ů .	0	0		
	International Organisations	0	n	ů,		0	0	0		
	Institutions	753	543	220		569	360	161		
	Corporates	598	537	446		639	561	484		
	of which: SME	2	1	1		10	2	1		
	Retail	2	i	0		3	ī	i		
	of which: SME	0	n	0		0	0	0		
UNITED STATES	Secured by mortgages on immovable property	ō	ō	ō		ō	ō	ō		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	1	1	1		0	0	0		
	Covered bonds	0	0	0		8	8	2		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	73	51	51		91	64	64		
	Equity	18	18	18		19	19	19		
	Other exposures	28	28	11		17	17	10		
	Standardised Total <sup>2</sup>				4				4	

4.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVIxc) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	14,915	14,933	1		12,527	12,549	2			
	Regional governments or local authorities	29	14	3		16	1	0			
	Public sector entities	28	28	14		25	25	12			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	118	118	56		142	142	68			
	Corporates	297	272	269		251	237	224			
	of which: SME	3	3	3		3	2	2			
	Retail	2	1	1		2	1	1			
SPAIN	of which: SME	0	0	0		0	0	0			
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	16	16	2		6	6	1			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0			0	0	0			
	Standardised Total <sup>2</sup>				3				2		

(1) Object exposes, utilise Exposes value, is reported before taking into account any effect due to credit conversion to the control risk indigation between (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes owner owner funds reductions related to the exposures, but includes owner owner of the disaptivaments.



### Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	6,677	7,095	0				2	
	Regional governments or local authorities	119	119	24				13	
	Public sector entities	36	36	7		27	27	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		Original Exposure Value*    1,588	0		
	Institutions	2,810	2,727	233				130	
	Corporates	462	371	324			411	350	
	of which: SME	29	4	4		29	4	4	
	Retail	3	2	1		3	1	1	
FRANCE	of which: SME	1	0	0		1	0	0	
TIVANCE	Secured by mortgages on immovable property	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	201	201	23		259	259	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		15	15	15	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securististation exposures, additional valuation adjustments (A/We) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.  Standardised Approach  As of 31/03/2019  As of 30/06/2019												
					Standardise	ed Approach								
			As of 31	/03/2019			As of 30	/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(min EUR, %) Central governments or central banks	912	911	118		659	656	112						
	Regional governments or local authorities	154	141	28		150	137	28						
	Public sector entities	8	141	20		6	137	20						
	Multilateral Development Banks	0	ó	0		0	0	3						
	International Organisations	0	n n	ů,		ů .	0	, i						
	Institutions	39	39	20		71	71	36						
	Corporates	693	633	633		753	648	647						
	of which: SME	33	33	33		30	30	29						
	Retail	2,208	1,895	1.421		2,052	1.804	1,353						
	of which: SME	40	38	28		40	38	29						
SLOVAKIA	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME	ō	ō	ō		ō	ō	ō						
	Exposures in default	162	63	64	98	227	89	89	138					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		15	15	2						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Other exposures	306	306	207		342	342	216						
	Standardised Total <sup>2</sup>				232				218					

Canginal exposure, unlike Exposure value, is reported before taxing into account any effect due to credit conversion ractors or credit rax midgation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

			riginal Exposure* Exposure Value* Kisk exposure amount and provisions2 Original Exposure* Exposure Value* Kisk exposure amount and provisions2 Original Exposure* Exposure Value* Kisk exposure amount and provisions2												
			As of 31/03/2019  As of 31/03/2019  As of 30/05/2019  As of 30/05/2019												
			As of 31,	/03/2019			As of 30	06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
	(min EUR, %) Central governments or central banks	940	02	0		722	0	0							
	Regional governments or local authorities	019		0		733	0	0							
	Public sector entities	0	0	ů i		ů .	0	ů n							
	Multilateral Development Banks	n n	n n	o o		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	2,869	2,398	214		2,107	1,609	205							
	Corporates	1,058	852	788		999	824	742							
	of which: SME	25	17	17		25	16	16							
	Retail	5	2	2		6	2	1							
UNITED KINGDOM	of which: SME	1	0	0		0	0	0							
UNITED KINGDOM	Secured by mortgages on immovable property	153	152	76		3	3	1							
	of which: SME	0	0	0		0	0	0							
	Exposures in default	0	0	0	0	0	0	0	0						
	Items associated with particularly high risk	.0	0	0		0	0	0							
	Covered bonds	20	20	2		65	65	6							
	Claims on institutions and corporates with a ST credit assessment	61	0 55	0 55		73	0 64								
	Collective investments undertakings (CIU)	6	55	55 10		/3 12	64 12	64 15							
	Equity			10		12	12	15							
	Other exposures	1		1	4	1		1	1						

(1) Original exposure, untile Exposure value, is reported before billings into account any effect due to credit concession factors or credit tole adoption believages (e.g., adultations effects).
(2) Total wake adoptionments and provisions per country of counterparty excludes those for eccurrisation exposures, adultations displacements (AVA) and other own funds reductions related to the exposures, but includes personal results and adultations.

					Standardis	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		As of 31/03/2019  Original Exposure* Exposure Value* Risk exposure amount and provisions* Original Exposure* Exposure Value* 1,556  1,556 1,766 0 1,620 74 15 0 0 0 0 0 0 0 0 0 0 2,516 2,483 307 2,273 1,049 7 4 4 4 3 3 7 4 4 4 3 3 2 2 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)	1.004							
	Central governments or central banks						1,762	0	
	Regional governments or local authorities Public sector entities		/4	15		/5	75	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0		ő		0	0	0	
	Institutions			207			2.845	310	
	Corporates						846	552	
	of which: SME	7	4	2,5		1,015	4	4	
	Retail	4	4	3		4	4	,	
	of which: SME	3	3	2		3	,	2	
GERMANY	Secured by mortgages on immovable property	2	2	1		1	ī	0	
	of which: SME	0	ō	ō		0	ō	ō	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		1	0	0	
	Covered bonds	0	0	0		53	53	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk insignation between (e.g., substitutor effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for eccuritation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the ecountry. So in a confidence of commercial resources for a circular description of the country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the ecountry. The confidence of the counterparty excludes those for securitation exposures, and confidence of the country of the counterparty excludes the counterparty e



### Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Original Exposure* Exposure Value* Kisk exposure amount  Asia exposure amount  Asia exposure amount  Asia exposure amount  And provisions2  Original Exposure* Exposure Value* Kisk exposure amount  and provisions2  2,180  2,755  304  2,306  2,851  150												
			As of 31	/03/2019			As of 30	/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(min EUR, %)													
	Central governments or central banks													
	Regional governments or local authorities	139	150	30		136	147	29						
	Public sector entities	553	61	22		547	58	22						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	232	169	67		262	196	47						
	Corporates	6,256	5,085	5,068		6,417	5,222	5,205						
	of which: SME	1,490	1,267	1,267		1,496	1,281	1,281						
	Retail	2	1	1		1	1	1						
CDCATTA	of which: SME	0	0	0		0	0	0						
CROATIA	Secured by mortgages on immovable property	924	921	322		940	936	328						
	of which: SME	7	7	2		8	8	3						
	Exposures in default	643	225	235	330	551	264	291	258					
	Items associated with particularly high risk	0	l o	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0						
	Collective investments undertakings (CIU)	o o	l ö	l ö		3	3	1 3						
	Equity	2	2	2		2	2	2						
	Other exposures	1.929	1.922	233		1.684	1,680	236						
	Standardised Total <sup>2</sup>	1,727	-,		424	2,000	-7000		354					

[1) Original exposure, unite Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk intigation techniques (e.g., substitutor effects).
(2) Total value adjustments and provisions per country of country and counterparty excludes those for securitisation exposures, and include power country and other own funds reductions related to the exposures, but include powers credit risk displayments.

					Standardis	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	294	270	36		270	256	30	
	Regional governments or local authorities	0	2/0	30		2/0	230	30	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	n	ň		0	0	ů,	
	International Organisations	0	n	0		0	0	0	
	Institutions	1,159	935	634		854	631	578	
	Corporates	1,566	1,050	1,010		1,623	1,211	1,168	
	of which: SME	0	0	0		0	. 0	0	
	Retail	335	314	236		1,029	72	54	
LUVEMBOURG	of which: SME	0	0	0		1	1	1	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		150	148	74	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	19	19	15	28	15	15	13
	Items associated with particularly high risk	0	0	0		0	0	.0	
	Covered bonds	52	52	32		70	70	32	
	Claims on institutions and corporates with a ST credit assessment	.0	0	0		0	0	. 0	
	Collective investments undertakings (CIU)	669	528	539		693	529	538	
	Equity	110	110	112		111	111	112	
	Other exposures	180	180	143		176	176	139	
	Standardised Total <sup>2</sup>	(4) (4) (4)			19				20

Unginal exposure, unlike exposure value, is reported before taxing into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to this

		<ul><li>(2) Total value adjustments ar exposures, but includes gene</li></ul>		interparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs	) and other own funds reducti	ons related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2,370	2,349	1,701		2,656	2,631	1,982	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	133	103	100		115	88	85	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	o o	0	0		0	0	0	
	Institutions	260	238	64		207	170	53	
	Corporates	1,751	760	736		2,019	891	867	
	of which: SME	227	116	93		267	130	107	
	Retail	1,445	1,029	756		1,540	1,099	808	
EGYPT	of which: SME	144	104	62		158	115	69	
EGIPI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	143	58	83	76	142	44	52	98
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		5	5	5	
	Equity	25	25	28		27	27	27	
	Other exposures	311	311	223		330	330	234	
	Chandardicad Total <sup>2</sup>				128			4	151

Original exposure, unlike Exposure value, a reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the opocures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustment
	(min EUR. %)		Of which:	Value*		Of which: defaulted	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	
	Institutions	69,906	414	33,991	17,238 100.500	102 7.101	276	70,240	415	32,805	15,766 99,786	102	
	Corporates Corporates - Of Which: Specialised Lending	323,016 15.664	34,699 2.378	202,689 13.035	100,500	7,101 540	19,723 1,486	312,402 15.266	26,225 1.788	187,090	99,786 7.534		14,1
	Corporates - Of Which: SME Corporates - Of Which: SME	89.276	2,378	66.167	33,790	4.291	12,672	79.872	1,788	12,343 57,315	31,973		
	Retail	143,034		132,609	25.968	1.464	7.820	141.477	9.187	131,437	26,178	defaulted () 5 10.5 5,10-4 400 5 10.5 5 10.5 5 10.6	5,5
	Retail - Secured on real estate property	97,775		97,568	17.343	1,079	1.824	97.149	2,906	96,944	16,906	1,769	1,0
	Retail - Secured on real estate property - Of Which: Sh		1,369	6,240	1,337	2,073	623	5,673	866	5.637	1.422	123	
Consolidated data	Retail - Secured on real estate property - Of Which: no			91,328	16,005	1.078	1.201	91,476	2.040	91,307	15.484	843	
	Retail - Qualifying Revolving		0	0	0	. 0	0	0	. 0	0	0	0	
	Retail - Other Retail	45,259	8,207	35,041	8,626	384	5,996	44,328	6,281	34,492	9,272	802	
	Retail - Other Retail - Of Which: SME	22,448	4,917	14,650	2,573	14	3,629	21,396	3,926	13,989	3,138	522	2,86
	Retail - Other Retail - Of Which: non-SME	22,811	3,290	20,392	6,053	370	2,368	22,932	2,355	20,503	6,134	280	1,63
	Equity	4,378	111	4,378	12,549	16		4,533	97	4,533	13,300	3	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				156,255						155,029		

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk expost	re amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
ITALY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SMI Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMI Retail - Secured on real estate property - Of Whi	0 26,643 232,928 9,696 86,732 135,708 90,756 6,220 84,537	0 409 34,026 2,170 20,681 12,379 4,193 1,368 2,825	8,398 63,953	0 6,521 77,063 4,829 32,212 24,963 16,476 1,299 15,176	0 100 6,968 494 4,282 1,417 1,047 0	0 242 19,110 1,240 12,599 7,758 1,780 621 1,159	0 27,738 216,305 9,033 77,318 133,955 89,944 5,621 84,323	0 410 25,600 1,590 14,877 9,114 2,854 865 1,990	0 18,849 139,327 7,588 55,095 123,947 89,742 5,586 84,156	4,103 30,376 25,191 16,063 1,387	0 100 4,977 360 2,912 1,722 935 121 814	5,517
	Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Oth	84,537 0 44,952 22,181 22,771 4,017	2,825 0 8,186 4,907 3,279 111	84,368 0 34,763 14,400 20,363 4,017	15,176 0 8,487 2,443 6,045 11,514	1,047 0 369 0 369 16	1,159 0 5,978 3,618 2,361	84,323 0 44,011 21,125 22,886 4,095	1,990 0 6,260 3,916 2,343 97	84,156 0 34,205 13,736 20,470 4,095	0 9,128	0 787 508 279 3	4,480 2,849 1,631

							IRB App	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original E	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original Ex	posure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
UNITED STATES	Central Senies and central generoments Institutions Corporates - Of Which Secusional Lending Corporates - Of Which Secusional Lending Corporates - Of Which Select Retail - Secured on real setable property Retail - Secured on real eather property Retail - Secured on real eather property - Of Which: SHE Retail - Secured on real eather property - Of Which: SHE Retail - Secured on real eather property - Of Which: SHE Retail - Secured On real eather property - Of Which: SHE Retail - Could Property - Of Which: SHE Retail - Cou	0 2,555 19,699 1,052 9 28 27 0 27 0 2 2 0 2 5 6	0 0 41 6 1 0 0 0 0	0 890 6,843 795 7 28 27 0 27 0 2 0 2 56	0 348 2,750 553 2 6 5 0 5 0 1 0 1 207	0 0 10 0 1 0 0 0 0 0 0	0 1 27 5 6 0 0 0 0 0 0	0 2,109 20,015 902 12 32 30 0 30 0 3 3 0 3 3 5 0	0 0 42 0 6 1 0 0 0 0 0	0 690 6,837 681 9 32 30 0 30 2 0 2 50	0 310 2,985 504 3 6 5 0 5 0 1 0 1	0 0 10 0 1 0 0 0 0 0 0	2

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 783 5,301 119 6	0 0 34 0	0 164 2,732 72 3	0 60 1,239 41 3	0 0 8 0	0 1 24 3 0	0 730 5,787 122 5	33	0 107 3,457 94	0 47 1,613 54 3	0 0 8 0	0 1 21 3 0
SPAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	6 0 6 0	0 0 0	6 0 6 0	1 0 1	0 0 0	0	6 0 6 0	0	6 0 6 0 1	1 0 1 0	0 0 0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 1 0	0	0 1 0	0	0	0	0 1 0	0	0 1 0	0	0	0
	IRB Total				ed before taking into								

							IRB Ap	proach							
				As of 30/	09/2018					As of 31	/12/2018				
		Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup>		Exposure	Risk exposi	ure amount	Value adjustments	Original Ex	cposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		
Institut Corporal Retail FRANCE	composites - Of Which: Specialized Lending Corposites - Of Which: SHE Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Outlier Retail Retail - Other Retail Retail -	0 3,613 6,929 5 18 16 0 0 2 2 4	0 0 14 0 0 0 1 0 0 0 0 1 1 0 0	0 2,046 2,587 316 3 18 16 0 0 2 2 4	0 509 1,082 137 2 3 3 0 0 0 0 0	0 0 0 0 0 0 0 0	0 3 29 6 0 0 1 0 0 0 0 1 1 0	0 3,366 8,321 399 5 18 16 0 16 0 2 0	0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0	0 1,807 3,229 336 3 18 16 0 16 0 2 2	0 453 1,251 140 2 3 3 3 0 0 0 0	0 0 1 0 0 0 0 0 0 0 0 0	222		

Credit Risk - IRB Approach Intesa Sanpaolo S.p.A.

								IRB Ap	proach					
					As of 30	09/2018					As of 31/	12/2018		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustmen and
		(min EUR. %)		Of which: defaulted	Value		Of which:	provisions		Of which:	Value		Of which: defaulted	provision
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institution		9	0	0	0	0	0	8	0	0	0	0	
	Corporat		4,943	54	4,087	2,854	9	83	5,044	46	4,224	3,018	9	
		Corporates - Of Which: Specialised Lending	887	18	842	915	0	43	927	13	881	885	0	
		Corporates - Of Which: SME	1,970	27	1,738	1,124	2	36	2,007	32	1,770 7,025	1,218	9	
	Retail		6,851	51	6,833 6,585	914	41	50	7,043	50 41	7,025 6,772	897 762	41	
		Retail - Secured on real estate property	6,585 56	42	6,585	783 38	27	39	6,772	41	6,772 52	762 35	27	
SLOVAKIA		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	6,529	41	6.529	745	2	37	6,720	1	6,720	727	2	
520 17 1145 1		Retail - Secured on real estate property - Or Which: non-SME Retail - Qualifying Revolving	6,529	41	6,529	/45	26	37	6,720	40	6,720	/2/	25	
		Retail - Other Retail	267	0	249	130	14	- 11	271	0	253	135	14	
		Retail - Other Retail - Of Which: SME	267	9	249	130	14	11	271	9	253	135	14	
		Retail - Other Retail - Of Which: non-SME	107	ó	140	130			2/1	ó	133	133		
	Equity	Retail - Other Retail - Of Willell, Horranic	8	0	8	21	0	0	0	0	0	0	0	
		n credit-obligation assets		Ü	J	**	·	Ů	Ů	Ů	Ü	Ů		
	IRB Tota													
			(1) Original expos	ura unlika Evnonu	re unlue ir reports	ad before taking in	to account any of	fact due to credit o	and the same of	v credit risk millio	ation techniques (	a cubetilistics off	acte)	

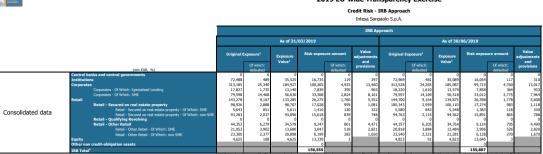
							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
UNITED KINGDOM	Central Sanks and central governments  Comparation  Retail  Secured on real estable property  Retail  Secured on real estable property  Retail  Secured on real estable property  Retail  Secured Comparation  Retail  Secured Comparation  Retail  Secured Comparation  Retail  Retail	0 4,815 5,340 387 4 92 87 0 87 0 5 0	0 0 0 0 0 3 3 2 0 0 2 2 0 0 1 1	0 3,174 3,057 367 1 90 85 0 85 0 5	0 627 1,603 157 2 17 16 0 16 0 1 1	0 0 0 0 0 1 1 1 0 0 0 0 0	0 7 47 37 0 1 1 0 0 0 0 0	0 4,951 6,333 3 3 96 89 0 89 0 7 7	0 0 0 0 0 3 2 0 0 2 0 0 1 1	0 3,288 3,764 353 1 94 88 0 88 0 6	0 629 1,944 149 2 17 16 0 16 0 1	0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 10 1 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 1 0

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original E	rposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
GERMANY	Contral basks and contral governments Corporates - Of Which, Speaked Lending Corporates - Of Which, Speaked Lending Corporates - Of Which, Speaked Retail - Society on most seaths property Retail - Society on mel states property - Of Which: SHE Retail - Society on mel states property - Of Which: SHE Retail - Country on mel states property - Of Which: non-SHE Retail - Country on the SHE Retail - Or Which: SHE Re	0 1,487 7,448 54 28 22 19 0 19 0 2 0	0 0 103 44 3 2 1 0 1 0 1 0	0 644 4,262 49 21 21 19 0 0 2 0 2	0 226 1,699 15 18 5 5 0 5 0 1 0 0	0 0 24 11 1 1 0 0 0 0 0 0 0	0 3 69 21 1 0 0 0 0	0 1,567 5,573 52 28 23 20 0 20 0 3 3 0 0	0 0 103 44 3 2 1 0 1 0 1 0	0 560 2,428 47 20 22 20 0 20 0 20 0	0 208 1,227 13 17 6 6 0 0 0 0 0	0 0 24 11 1 0 0 0 0 0 0	0 4 70 22 1 1 0 0 0 0 0

							IRB App	proach				
				As of 30/	09/2018				As of 31	/12/2018		
		Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustment and
	(min EUR. %)		Of which:	Value <sup>1</sup>		Of which:	provisions	Of which:	Value <sup>1</sup>		Of which: defaulted	provisions
CROATIA	Central banks and central governments Lestitutions Corporates Corp	0 166 297 21 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 1 213 19 0 0 0 0 0 0	0 1 143 16 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 315 43 0 0 0 0 0	0 0 0 1 1 0 204 0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 11 147 20 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

							IRB App	proach					
				As of 30/	09/2018					As of 31	/12/2018		
		Original E	exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original Ex	cposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
LUXEMBOURG  Equation 1	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	0 202 4,732 40 120 7 7 0 0 0 0 0	0 0 35 0 0 0 0 0	0 146 2,928 40 120 7 7 0 0 0 0	0 22 1,188 22 123 1 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 34 4 0 0 0 0 0 0	0 195 4,729 40 120 8 7 0 0 0 0	0 0 36 0 0 0 0 0 0	0 138 2,519 40 115 8 7 0 0 0 0 0	0 23 1,257 25 120 1 1 0 1 0 0 0 0 0	0 0 7 0 0 0 0 0 0	33 3 0 0 0 0 0

							IRB Ap	proach					
				As of 30	09/2018					As of 31/	12/2018		
		Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
EGYPT	Central Sanks and central governments Corporates Corporates—Of Which: Specialised Lending Corporates—Of Which: Specialised Lending Corporates—Of Which: SPE Retail — Secured on real statuta property Retail — Secured on real eaths property Retail — Secured on real eaths property Of Which: SPE Retail — Secured on real eaths property Of Which: non-SPE Retail — Could prince place of the Country of Which: non-SPE Retail — Other Retail —Of Which: SPE Retail — Other Retail —Of Which: non-SPE Retail — Other Retail —Of Which: non-SPE Retail — The Retail — Of Which: non-SPE Retail — The Retail — The Retail — Of Which: non-SPE Retail — The Retail — The Retail — Of Which: non-SPE Retail — The Retail — The Retail — Of Which: non-SPE	0 480 145 0 0 0 1 1 0 0 0 0 0	000000000000000000000000000000000000000	0 36 2 0 0 1 1 0 0 0 0	0 82 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 649 144 0 0 2 1 1 0 0 0 0	0 0 0 0 0 0 0 0	0 58 2 0 0 2 1 1 0 0 0 0	0 108 2 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000



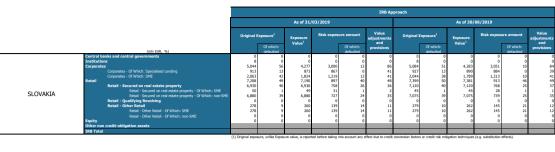
							IRB Ap	proach					
	ĺ			As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	. 0	0	0	0	0	0	0
	Institutions	26,062	377 24.712	18,454 137.830	7,344 75.171	93 4,796	252 12,900	26,365 214.488	370 23,639	18,739 136,498	7,220 73,725	91	261 12,438
	Corporates Corporates - Of Which: Specialised Lending	215,575 8,914	1.534	7,596	4.104	4,796 350	764	9,269	1.411	7.525	4.044	4,626 320	702
	Corporates - Of Which: SME	76,993	14,384	54,352	31,700	2.810	8.089	76,968	14.100		31,343	2,764	7,900
	Retail	135,562	9.098	125,601	25,285	1.716	5,495	136,774	9.095	126,978	25,391	1,728	5,550
	Retail - Secured on real estate property	91,533	2,839	91,316	16,185	930	1,041	92,740	2,910	92,510	16,419		1,078
	Retail - Secured on real estate property - Of Which: SME	5,593	850	5,562	1.379	119	331	5.535	843	5,503	1,355	118	329
ITALY	Retail - Secured on real estate property - Of Which: non-SME	85,940	1,989	85,754	14,806	811	710	87,206	2,067	87,007	15,065	837	749
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	44,030	6,260	34,285	9,100	786	4,454	44,033	6,186	34,467	8,972	773	
	Retail - Other Retail - Of Which: SME	20,774	3,892	13,419	2,909	504	2,809	20,538	3,873		2,851	504	2,807
	Retail - Other Retail - Of Which: non-SME	23,256	2,367	20,865	6,192	282	1,645	23,496	2,312	21,246	6,121	269	1,665
	Equity	4,177	108	4,177	12,084	3	0	4,340	91	4,340	12,238	3	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
	ĺ			As of 31/	03/2019					As of 30)	/06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- Calaba		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
UNITED STATES	Central banks and central governments Institutions Corporates Compraines - Of Which Spiralised Lending Corporates - Of Which Spiralised Lending Corporates - Of Which Spiralised Lending Corporates - Of Which Spiralised Retail - Retail - Secured on real estate property Retail - Spiralised Spiralise	0 2,472 20,878 731 8 37 34 0 34 0 3 3 0 3 59	0 0 37 0 0 1 1 1 0 0 0 0 0	0 1,079 6,823 573 3 36 34 0 34 0 2 2	0 513 2,907 456 2 6 5 0 5 0 1 0 1 220	0 9 0 0 0 0 0 0	0 25 4 0 0 0 0 0 0	0 2,327 20,610 566 8 36 34 0 34 0 3 3 109	0 0 36 0 0 1 1 0 0 0 0 0	0 892 6,722 451 3 36 34 0 34 0 2 0 2	0 498 2,949 408 2 6 6 0 0 0 0 0 403	0 9 0 0 0 0 0	0 1 25 4 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
SPAIN	Central Banks and central governments  Existrations Corporates: Of Which: Secolated Lending Corporates: Of Which: Secolated Lending Corporates: Of Which: Self Retail Second on real central property Retail Second on one other property of Which: Self Retail Second on one other property of Which: Self Retail Second on one other property of Which: Self Retail Second on one other property of Which: Self Retail Could One Feetal of Which: Self Retail Could One Feetal of Which: non-Self Retail Could Description Section Self Retail One Feetal of Which: non-Self Retail One Feetal of Which: non-Self Retail Could Description Self Retail	0 1,162 5,935 127 4 8 7 0 7 0 1 1 0	0 0 33 0 0 0 1 1 0 0 0 0 0	0 541 3,337 104 3 8 7 0 7 0 1 1 0	0 184 1,587 61 3 1 1 0 0 0 0 0 0	0 0 8 0 0 0 0 0 0 0	0 1 22 4 0 0 0 0 0 0 0 0	0 1,149 5,815 120 4 8 7 0 7 0 1 1 0	0 0 31 0 0 0 0 0 0	0 540 3,335 105 3 8 7 0 7 0 1 1 0	0 241 1,808 60 3 1 1 0 0 1 0 0 0 0	0 8 0 0 0 0 0 0	0 1 20 1 0 0 0 0 0 0 0 0 0

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
FRANCE	Central basis and central governments Institutions Corporates Corporates Comparison (Which Specialised Lending Comparison (Which Specialised Lending Comparison (Which Specialised Lending Comparison (Which Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Country in Review (Which Lone SHE Replay Other non credit - Selfegation Season (Which Lone SHE Replay Other non credit - Selfegation Season (Which Lone SHE Replay Other non credit - Selfegation Season (Which Lone SHE	0 5,100 8,002 420 7 20 17 0 17 0 3 0	0 0 4 0 0 1 0 0 0 0 0 1 0 0 0 0 1 0 0 0 0	0 3,055 2,850 365 3 19 17 0 17 0 2 0	0 553 1,224 150 3 3 0 0 0 0	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 26 7 0 1 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	0 5,547 7,405 427 7 21 18 0 0 18 0 3 0	0 0 7 0 0 1 0 0 0 0 1 0 0	0 3,400 2,802 390 3 21 18 0 18 0 3 0	0 541 1,303 163 3 4 4 0 0 4 0 0 0	0 0 0 0 0 0 0 0 0 0	0 3 26 7 0 1 1 0 0 0 0 0 1 1 0
	IRB Total												

Credit Risk - IRB Approach Intesa Sanpaolo S.p.A.



		IRB Approach As of 31/03/2019 As of 30/06/2019										
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions	Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0 0	0	0	0
	Institutions	4,961	0	2,694	398	0	7	4,734	0 2,471	372	0	7
	Corporates	6,284	0	3,520	1,896	0	7	6,313	0 3,844	2,112	0	7
	Corporates - Of Which: Specialised Lending	544	0	401	183	0	1	519	0 412	186	0	1
	Corporates - Of Which: SME	3	0	1	1	0	0	3	0 1	1	0	0
	Retail	102	3	100	17	1	1	104	3 102	18	1	1
	Retail - Secured on real estate property	94	2	94	16	1	1	97	2 96	16	1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0 0	0	0	0
OINT LED KTINGDOM	Retail - Secured on real estate property - Of Which: non-SME	94	2	94	16	1	1	97	2 96	16	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0 0	0	0	. 0
	Retail - Other Retail	7	1	6	1	0	0	7	1 6	1	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	7	1	6	1	0	0	7	1 6	1	0	0
	Equity	0	0	0	0	0	0	0	0 0	0	0	- 0
	Other non credit-obligation assets											
	IRB Total											

	(refer EUR. "W)	Original E	xposure <sup>1</sup>	As of 31/						As of 30/	06/2019		
		Original E	xposure <sup>1</sup>		Diele evene								
		1		Value <sup>1</sup>	Kisk expose	ire amount	Value adjustments and	Original E	kposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and
			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
GERMANY	Central basks and central governments  Carporates  Corporates  Retail Secured on real exister property of Which: SNE  Retail Secured on real exister property of Which: SNE  Retail Corporates  Retail	0 2,411 5,615 52 25 27 25 0 25 0 2 0 2	0 0 102 44 3 2 1 0 1 0 1 0	0 1,086 2,437 46 20 27 25 0 25 0 2 0	0 382 1,251 13 19 7 6 0 0 0 0 0	0 0 24 11 1 1 0 0 0 0 0 0	0 3 71 22 1 0 0 0 0 0	0 2,325 5,644 51 28 28 25 0 0 25 0 2 0	0 0 102 44 3 2 1 0 1 0 1 0	0 1,040 2,452 47 20 28 25 0 25 0 2 0 2	0 321 1,229 13 18 7 6 0 0 0 0	0 0 24 11 1 0 0 0 0 0 0	0 2 700 21 1 1 0 0 0 0 1

							IRB Ap	proach			
				As of 31/	03/2019				As of 30,	/06/2019	
		Original E	exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure		Risk exposure amou	adjustme
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions	Of wh		Of which defaults	
CROATIA	Control banks and central governments Institutions Corporates Of Winds: Specialised Lending Corporates Of Winds: Specialised Lending Corporates Of Winds: Specialised Lending Retail Secured on real estate property Retail Secured on real estate property Of Winds: SNE Retail Secured on real estate property Of Winds: SNE Retail Secured on real estate property Of Winds: non-SNE Retail Observation or Retail property Of Winds: non-SNE Retail Observation or Retail Observation of Winds: SNE Retail Observation of Winds: non-SNE Retail Observation of Winds: non-SNE Retail Observation of Winds: non-SNE Retail Observation or Retail Observation or Winds: non-SNE Retail Observation or Retail Observation or SNE Retail Observation or	0 14 291 92 0 1 0 0 0 0 0 0	000000000000000000000000000000000000000	0 1 153 70 0 1 0 0 0 0 0	0 1 118 45 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 155 298 92 0 1 0 0 0 0 0 0	0 0 0 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 1 136 46 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision:
LUXEMBOURG	Central banks and central governments Institutions Corporates Composites of Withich Specialed Lending Composites of Withich Specialed Lending Composites of Withich Specialed Retail - Secured on real estate property Retail - Secured on real estate property Retail - Central Secured on real estate property Retail - Central Secured on real estate property - Of Which son-SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: SME Retail - Cells Fine Retail - Of Which: Retail - Of Which	0 524 4,946 40 100 9 8 0 8 0 1 0 1	0 0 38 0 0 0 0 0 0	0 462 2,341 40 100 9 8 0 8 0 1 0	0 47 1,250 30 98 1 1 1 0 1 0 0 0 0 0	0 0 7 0 0 0 0 0 0	0 29 1 0 0 0 0 0	0 188 5,154 40 146 9 8 0 8 0 1 0 1 43	0 0 37 0 0 0 0 0 0	0 126 2,372 40 146 9 8 0 0 1 1 0	0 22 1,385 34 154 2 1 0 1 0 0 0 0	0 0 7 0 0 0 0 0	3
	IRB Total												

							IRB Ap	proach					
				As of 31,	03/2019					As of 30	06/2019		
		Original E	exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
EGYPT	Central kanks and central governments Lintitutions Corporates Comprises Comp	0 741 139 0 0 1 1 0 0 0 0 0	000000000000000000000000000000000000000	0 88 2 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 168 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0 0 0	0 742 138 0 0 1 1 0 0 0 0 0	0 0 0 0 0 0 0 0	0 87 2 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 161 2 0 0 0 0 0 0	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	·						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			-
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		1 0	1 0	1 0	0	0	0	0 0	0	0	0	0	0	0
10 - 3M     3M - 1Y     1Y - 2Y		0 0	0	0 0	0	0	0	0	0	0	0	0	0	
「1Y - 2Y 「 「2Y - 3Y 「 「3Y - 5Y 「	Belgium	271 0 0	271 0	0 0 1	0 0	271 0 0	0 0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		140 92 <b>504</b>	141 92 <b>505</b>	0	0 0	141 92 <b>505</b>	0 0	0	0	0	0	0	0	0
Total   To - 3M     T3M - 1Y     T1Y - 2Y     T2Y - 3Y		504	505	,		505						0		
[ 1Y - 2Y [	Bulgaria													
[5Y - 10Y   [10Y - more Total														
TO - 3M														
[ 2Y - 3Y [ [3Y - 5Y [	Cyprus													
	=													
[ 0 - 3M [ [ 3M - 1Y [	İ	1,069 0	1,069	0	0	0	1,069 0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic	0	0 0	0 0	0	0 0	0 0 0	0	0 0	0	0 0 0	0 0 0	0 0 0	
[5Y - 10Y   	=	0 0 1,069	0 0 1,069	0 0	0 0	0 0	0 0 1,069	0	0	0 0	0 0	0	0	2
[ 0 - 3M [		9,55					-,							_
1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I	Denmark													
Total	4													
[ 0 - 3M [														
1 1Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I	Estonia													
[5Y - 10Y     [10Y - more   Total	1													



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A	·						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at far value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
F 0 - 3M F F 3M - 1Y F F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 5Y - 10Y F F 10Y - more	Finland	0 4 31 0 0 0 0	0 4 31 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 4 31 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
[ 0 - 3M [ 1 3M - 1 Y ]	France	43 1.454 403 54 752 665 317 3,688	43 1.454 403 54 690 618 308 3,570	43 113 1 0 62 90 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1.289 403 54 661 560 80	0 52 0 0 29 15 221	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29
[ 0 - 3M [ 13M - 17	Germany	0 41 407 22 169 1,122 6 <b>1,767</b>	0 25 394 19 102 1,066 4 <b>3,610</b>	0 41 407 3 67 56 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 102 1,066 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17
To - 3M	Croatia	37 701 305 103 103 103 103 104 104 104 104 104 104 104 104 104 104	701 306 193 35 339 120 446 2.139	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	631 161 0 20 90 30 5	39 61 182 13 237 85 441 1.058	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 36 0	0 0 0 0 0 546 0	23 10 2 0 1 1 1 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	225
TO - 3M	Greece	65 5 0 1 1 0 72	65 5 0 0 1 1 1 0	65 5 0 0 1 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 130	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
TO - 3M	Hungary	0 0 0 0 0 5 0	0 0 0 0 0 0 5	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 50 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
Total	Ireland	0 0 0 2 0 50 155 0 207	0 0 2 2 0 50 155 0	0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 50 155 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
Total	Italy	2,455 5,455 5,505 5,505 7,110 9,187 13,454 47,262	207 2,316 5,527 5,451 3,543 6,941 8,858 13,153 45,789	2 1,070 2,168 106 201 165 342 591 4,644	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	205 0 2,562 4,505 2,481 6,003 4,090 708 20,348	1,379 1,303 893 1,062 939 4,732 12,043 22,351	0 0 1 0 8 8 39 4,773 2,475 <b>7,296</b>	0 1 0 71 222 6,505 8.802	0 0 0 0 0 0 9 2	0 0 0 0 0 0 21 64	4,657 1,921 687 10 6 598 983 8,862	0 0 0 0 1 0 0	17,606
10 - 3M     0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     13Y - 5Y     110Y - more   Total	Latvia	9, 202 0 0 0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,/69 0 0 0 9 0 40 0	0 0 0 0 0 0 0	0 0 0 0 0 0	20,346 0 0 0 9 0 0 0	22,551 0 0 0 0 0 0 40 0	0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 120 0	0 0 0 0 0 0	32



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	oositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania	0 0 9 0 0 0	0 0 9 0 0	0 0 5 0 0	0 0 0 0 0	0 0 5 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	1
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Luxembourg	16 0 0 0 6 101 5	16 0 0 0 6 101 5	0 0 0 6 25 5	0 0 0 0 0	16 0 0 0 0 77 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 28	0 0 0 0 0	187
[ 0 - 3M [	Malta													
To - 3M	Netherlands	0 0 0 0 0 385 0 385	0 0 0 0 385 0 385	0 0 0 0 10	0 0 0 0 0	0 0 0 0 374 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [7Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	0 13 0 0 0 33 15	0 13 0 0 0 33 15 62	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 0 0 0 12 15	0 0 0 0 0 21 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	g
To - 3M	Portugal	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Romania	50 50 92 9 9 9 29 58 267	50 29 92 0 9 27 58 265	0 0 0 0 0	1 0 0 0 0	0 0 0 0 0 17 58	47 29 92 0 9 0 0 177	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40
Total  [ 0 - 3M	Slovakia	267 0 294 821 0 0 0 0 0 1,1,115	265 0 294 821 0 0 0 1,115	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	75 0 150 328 0 0 0 0	177 0 143 494 0 0 0 0 0	0 0 0 0 0	0	0	0	3 0 0 0	0 0 0 0 0 0	19
Total	Slovenia	1,115 11 0 0 0 77 1 1 19	1,115 11 0 0 0 77 1 1 9	0 0 0 0 0 0	0 0 0 0 0 0 0	4/8 11 0 0 0 0 0 0	0 0 0 0 0 77 1 9 87	0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	3



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A	<u> </u>						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
f 0 - 3M f f 3M - 1V f f 1Y - 2V f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f Total	Spain	17 162 3.423 1,216 1,164 4,986 744	17 162 3.412 1,216 1,164 4,957 673	9 92 73 0 0 28 71	0 0 0 0 0	0 35 3.349 1,216 1,164 4,939 396	8 35 0 0 0 17 277	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	17
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Sweden	0 0 0 0 0 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	0
[ 0 - 3M [	United Kingdom	0 0 0 0 0 87 0	0 0 0 0 87	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 87	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[ 0 - 3M [	Iceland													
[ 0 - 3M	Liechtenstein													
[ 0 - 3M [	Norway	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Australia	0 0 0 0 0 245 64 309	0 0 0 0 245 64 <b>309</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 244 64 309	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M	Canada	0 89 159 53 65 163 0	0 89 159 53 65 163 0	0 89 126 53 65 68 0	0 0 0 0 0 0	0 0 33 0 0 95 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M	Hong Kong													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												06 1-1-		
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Nocional amount	Carrying amount	Notional amount			
								<u> </u>						
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 598 15	598 15	0 598 15	0	0	0	0	0	0	0	0	0	
2Y - 3Y     13Y - 5Y     15Y - 10Y	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
		3 0 <b>615</b>	3 0 <b>615</b>	3 0 <b>615</b>	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [		40 307	40	0	0	40 83	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	U.S.	604 77 3,567	331 26 3,377 3,167	44 0 30	0	331 26 3,442 3,167	0	0	0	0	0	0	0	
		3,367 3,168 479 8,241		0	0	3,167 478 <b>7,566</b>	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		8,241 0	7,502	74	0	<b>7,566</b>	0	0	0	0	0	0	0	1
[ 1Y - 2Y [ [ 2Y - 3Y [	China	0	0	0 0 0 22	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Cillia	31 44 11	31 44 10	22 0 0	0	9 44 10	0	0	0	0	0	0	0	
Total		85 0	85 0	22 0	0	63 0	<b>0</b>	0 0	0	0	<b>0</b>	<b>0</b>	0	13
TO - 3M		0	0	0	0	0	0	0	0	0	0	0	0	
7 2Y - 3Y F F3Y - 5Y F F5Y - 10Y F	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	10
[ 0 - 3M [ [ 3M - 1Y [		19 18	19 18	0	0	19 18 14	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Other advanced economies non EEA	14 0 36	14 0 36	0	0	0 35	0	0	0	0	0	0	0 0 0	
[5Y - 10Y [ [10Y - more Total		62 89 238	62 88 <b>237</b>	10 0 <b>10</b>	0	52 89 <b>227</b>	0	0	0	0	0	0	0	121
[ 0 - 3M [ [ 3M - 1Y [		1,247	1,240 101 418	0 0	0	343	897	2	2	9	9	8 1	0	121
[ 1Y - 2Y [	Other Central and eastern	420 201 483	418 201 482	2 0	0	252 102 100	163 98 380 167	0	0	0	0	2 0	0	
	Europe countries non EEA	483 227	482 226	0	0	100 58	380 167	0	0	0	0	0 77	0	
[10Y - more Total [ 0 - 3M [		2,680 0	<b>2,670</b>	3 0	1 0	946 0	1,713 0	2 0	2 0	9 0	9	88 0	0	1,980
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Middle East	0 193 773	0 193 773	0 0	0	0 0 16	0 193 757	0	0	0	0	0 0 170	0 0 0	
Total		143 1,108	143 1,108	4	0	8 24	130 1,080	0 0	0	0	0	733 903	0	187
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		15 5	15 5 0	0	0	14 5	0	0	0	0	0	0 62	0	
[ 2Y - 3Y [	Latin America and the Caribbean	43 1	43 1	0	0	43 0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more Total		113 157 335	112 156 <b>333</b>	1 2	0	112 154 <b>328</b>	0	0	0 2	0	0	0 0	0	296
Iotai	1	335	333	6	0	328	0	00	2	. 0	. 0	62	0	296



General governments exposures by country of the counterparty

Intoca Cannaolo C n A

							Intesa Sanpaolo S.p.A	١.						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturit	y Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	3 6 11 0 105 401 187 714	3 6 11 0 105 399 187	0 0 0 0 0	0 0 0 0 0	0 0 11 0 4 108 28	3 6 0 0 100 291 159 <b>560</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 22 0 6 0 12 560 <b>601</b>	0 0 0 0 0	258
[ 0 - 3M [	Others	58 4 44 11 170 383 54 725	57 4 44 11 170 383 54 <b>723</b>	0 0 0 0 0	0 0 0 0 0	57 3 44 11 170 383 53 722	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 0 14 258 1,320	6 0 71 0 88 763 5,491	0 0 26 0 797 226 <b>1,049</b>	0 0 21 500 0 1,254 1,350 3,125	65 50 0 0 0 0 25	0 0 0 0 0	233

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argenina, Bellin, Bellin, Braid, Clark, Cotombia, Costa Braid, Deminica, Dominica, Dominica, Braid, Clark, Cotombia, Costa Braid, Deminica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Domini

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritius

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	l						
							As of 30/06/2019	)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure unionit
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ned for duding	through profit or loss	comprehensive income	diffortised cost							
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Augus	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		16 17	16 17	16 16	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		0 0	0 0	0	0	0 0 0	0 0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Belgium	0 112	0 112	0 112	0	0	0	0	0	0	0	0	0	
		112 118 453 684	118 453 <b>684</b>	0 6 <b>118</b>	0	118 447 <b>566</b>	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		<del></del> :									_	_		
「 1Y - 2Y 「 「 2Y - 3Y 「 「 3Y - 5Y 「	Bulgaria													
[5Y - 10Y     [10Y - more   Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [		0 0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y     15Y - 10Y     10Y - more   Total	]	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		0	0	0	0	0	0	0	0	Ö	Ō	0	0	3
[ 3M - 1Y [	Denmark													
T3Y - 5Y														
I M - 2M I														
	Estonia													
[3Y - 5Y   [5Y - 10Y	20000													
l 10Y - more Total	1													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	·						
							As of 30/06/2019							
						Dire	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(											Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			_
			Total carrying amount of						1		T			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 30 0 0 0 0 0	0 30 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 30 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0	0 0 0 0 0	0
[ 0 - 3M [ [ 3M - 1Y [		191 413	191 402		0	0 402	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	France	34 81 441 1,254	0 54 321 1,210	191 11 34 27 121 369 27	0 0 0	0 54 282 869	0 0 39 15	0 0	0 0	0	0 0	0 0	0 0	
f 10Y - more Total		433 <b>2,847</b>	406 <b>2,583</b>	781	0	869 182 <b>1,789</b>	224 277	0	0	0	0	0	0	21
To - 3M	Germany	548 13 2.074 34 1,022 633 185 4,510	548 0 2.072 5 879 570 173	538 13 2.074 34 143 63 13	0 0 0 0 0	0 0 0 879 570	0 0 0 0 0 0	0 0 0	0 0 0 0	0	0 0 0 0	0 0 0	0 0 0 0 0 0 0 0	
Total [0-3M] [3M-1Y]		4,510 24 1,075	4,247 24 1,073	2,879 0	0	1,632 0 1,051	23 14	0	0	0	0	0 1 12	0	15
[ 1Y - 2Y   ] [ 2Y - 3Y   ] [ 3Y - 5Y   ] [ 5Y - 10Y   ]	Croatia	1,079 189 182 311 155 471 2,408	189 181 310 154 471	36 16 24 63	0	0 161 51 20	23 14 153 4 236 74 433 <b>937</b>	0	0 0 0 0	0 0 55 0	0 0 549 0	4 0 1 0	0	
Total		2,408 1 92	2,402 1 92	144 1 92	0	1,321	937	<b>0</b>	<b>6</b>	55	<b>549</b>	46 0	0	219
[ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3X - 5Y   [ 5Y - 10Y   [ 10Y - more	Greece	92 0 0 0 0 0 1	92 0 0 0 0 0	0 0 0 0 0 1	0 0 0	0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 466	0	0 0 0 0 0 0	0 0 0	0 0 0	0
[ 0 - 3M [		94 204 272	204 272	94 29 28	0		9	0	466 0	0	0	15 50	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	204 272 341 112 308 191 19	340 112 307 191 15 1,441	4 3 16 1	0 0 0	166 243 337 109 290 188 0	0 0 2 3 15 29	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	
Total   0 - 3M     3M - 1Y		1,446 57	1,441 57	80 0 2	0	1,332 57	0 0	0	0	0	0	65 0	0	80
13M - 111   117 - 271   127 - 371   137 - 571   157 - 1071   107 - more   Total	Ireland	0 0 51 539 0	0 0 51 539 0	0 0 0 0	0	0 0 51 539 0	0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0	0 0 0	0 0 0 0	
Total 「 0 - 3M 「 「 3M - 1Y 「	<u> </u>	649 3,695 9,476	649 2,790 9,161	2 2,589 4,065	0	647 5 3 717	1,099 1,667	0	0	0	0	3,932 574	0	7
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	9,476 5,096 2,627 4,855 13,800 16,300 55,848	2,790 9,161 4,621 2,492 4,591 12,263 15,171 <b>51,089</b>	4,065 817 133 258 1,789 1,006	0	3,717 3,209 2,038 3,586 7,429 2,645 22,629	1,667 1,068 454 1,005 4,563 12,526 22,383	6 21 23 7,630 574 <b>8,254</b>	66 113 134 6,455 8,511 <b>15,280</b>	0 0 0 10 82	0 0 0 0 21 1.133	5/4 6 3 5 608 298 <b>5,426</b>	0 0 0 1	
Total [ 0 - 3M [		55,848	51,089	10,657	0	22,629	22,383	8,254	15,280 0	92 0	1,155	5,426 0	0	17,316
[ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Latvia	8 0 0 39	8 0 0 39 0	0 0 0 0	0 0 0	8 0 0	0 0 0 0 39 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 120 0	0 0 0 0	
Total	l .	47	47	0	0	8	39	0	0	0	0	120	0	32



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	١.						
							As of 30/06/2019	)						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, , ,											Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania	0 0 5 0 0 0 0 25	0 0 5 0 0 0 26	0 0 0 0 0	0 0 0 0 0	0 0 5 0 0 26 <b>30</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	1
[ 0 - 3M [	Luxembourg	24 0 0 0 0 0 107 7	24 0 0 0 0 107 7	9 0 0 0 0 7 7	0 0 0 0 0	15 0 0 0 0 107 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 28 28	0 0 0 0 0	190
[ 0 - 3M [	Malta													
[ 0 - 3M	Netherlands	0 0 0 0 0 5 55 414 470	0 0 0 0 56 413 469	0 0 0 0 1 1 28 29	0 0 0 0 0	0 0 0 0 0 55 386 <b>441</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M   13M - 1Y  11Y - 2Y  12Y - 3Y   12Y - 3Y   12Y - 5Y   15Y - 10Y   10Y - more	Poland	13 0 0 0 0 53 17	13 0 0 0 0 42 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 0 0 0 0 31 17	0 0 0 0 0 22 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12
10-3M	Portugal	87 0 0 0 0 0 40 345 473	87 0 0 0 0 40 345 472	87 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 40 345 385	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total   To - 3M     T 3M - 1Y     T 1Y - 2Y     T 2Y - 3Y     T 3Y - 5Y     T 10Y - more   Total	Romania	473 1 9 7 1 2 2 3 3 63 277	1 49 71 52 9 33 62 277	87 0 0 0 0 0	0 1 0 0 0 0	0 0 49 71 52 9 25 62 268	365 0 0 0 0 0 0 8	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	U
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Slovakia	277 35 0 0 0 0 234 221 489	35 0 0 0 0 232 221	1 35 0 0 0 0 0	1 0 0 0 0 0 0	268 0 0 0 0 0 102 221 323	8 0 0 0 0 0 0 129 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	2 7 8 1 1 6	0 0 0 0 0	35
Total  [0-3M[ [3M-1Y]  [1Y-2Y]  [1Y-2Y]  [2Y-3Y[  [3Y-5Y]  [5Y-10Y]  [10Y-more  Total	Siovenia	489 0 1 0 0 0 0 0 0 1 14	487 0 1 0 0 0 0 0	35 0 0 0 0 0	0 0 0 0 0 0	323 0 0 0 0 0 0	129 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	25 0 0 0 0 0	0 0 0 0 0 0	139
I Otal		16	, 6			0		0	. 0	. 0		10	0	. 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
	(			Derivatives with positive fair value Derivatives with negative fair value								Off-balance sh	eet exposures	
			Total coming amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
f 0 - 3M f f 3M - 1V f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Spain	18 4.559 1.491 337 795 5,913 659 13,772	7 4.554 1.491 337 795 5,820 636	12 934 74 0 3 160 23	0 0 0 0 0	0 3.590 1.417 337 792 5,737 613 12,485	7 34 0 0 0 16 23 80	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	12
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	United Kingdom	0 161 171 55 193 0 1 582	0 161 171 55 126 0 1	0 161 171 55 193 0 1 582	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Iceland													
[ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y   [ 27 - 3Y   [ 37 - 5Y   [ 57 - 10Y   [ 10Y - more	Liechtenstein													
Total	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [ 13M - 1Y [ 13Y - 2Y [ 12Y - 3Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more Total	Australia	0 0 0 0 0 55 0	0 0 0 0 0 56	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 56	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Canada	0 0 0 0 0 119 0	0 0 0 0 0 119 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 119 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Hong Kong													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	·						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva		Off balar	nce sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Japan	0 0 0 0 657	0 0 0 0 696	0	0 0 0 0	0 0 0 0 656	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
[10Y - more Total		697	696 696	0	0	696	0 0	0	0	0 0	0	0	0	139
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		40 133 282 9	40 133 282	18 26 125 9	0	22 107 157	0	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	u.s.	1 444	9	25 12	0 0 0	1 419	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	
f 10Y - more Total		1,799 1,265 <b>4,973</b>	1,788 1,264 <b>4,950</b>	0 216	0	1,788 1,264 <b>4,756</b>	0	0	0	0	0	0	0	1
[ 0 - 3M   1   1   1   1   1   1   1   1   1	China	0 0 0 32 47 12	0 0 0 32 47 12 <b>91</b>	0 0 0 23 0 0	0 0 0 0 0 0 0	0 0 0 0 9 47 12 <b>68</b>	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	14
[ 0 - 3M [		91 0 0	91 0 0	0 0	0	0 0	0	0	0	0	0	0	0	14
Total	Switzerland	0 0 2 0 0	0 0 2 2 0 0 3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0	0 0 0 0	0	0 0 0	0 0 0	0 0 0 0	0 0	0 0 0	18
[ 0 - 3M [ [ 3M - 1Y [		0 36	0 36	0	0	0 36	0	0	0	0	0	0	0	10
「1Y - 2Y 「 「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「 「10Y - more Total	Other advanced economies non EEA	0 9 44 115 170	0 9 44 115 170 <b>374</b>	0 0 0 0	0 0 0 0	0 9 43 27 157 <b>274</b>	0 0 0 87 13	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	
Total   0 - 3M     3M - 1Y				0	0	274 29 292 208	100 6 16	0	<b>0</b> 5	0	0	1 0	0	140
[ 1Y - 2Y [	Other Central and eastern Europe countries non EEA	35 309 711 15 404 266 15	35 309 711 15 403 265 15	4 0 0	0 0 0 1	5 217 59 15	499 9 186 204 0	0 0	0	0	0 0 0	1 0 0	0 0 0 0	
[10Y - more Total [ 0 - 3M [		1,754 0	1,752 0	<b>6</b>	1 0	824 0	920	0	11 0	0	0	2	0	1,693
3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Middle East	0 0 12 766 390 197	0 0 12 766 390 194	0 0 8 0 0 3	0 0 0 0	0 0 4 4 69 49	0 0 762 321 146 1,228	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 144 717	0 0 0 0	
[ 0 - 3M [		1,366	1,362 15 83	11 0	0	126 15	0	0	0	0	0	861 0	0	233
[ 3M - 1Y [	Latin America and the Caribbean	83 7 36 5 671 282 <b>1,099</b>	83 7 36 5 671 274 <b>1,090</b>	1 1 1 1 2 9	0 0 0 0	0 6 35 5 284 272 <b>617</b>	82 0 0 0 385 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	52 0 0 0 0	0 0 0 0	
Total		1,099	1,090	14	0	617	468	0	1	0	0	52	0	546



General governments exposures by country of the counterparty

Intesa Sannaolo S.n.A.

							Intesa Sanpaolo S.p.A	١.						
							As of 30/06/2019							
						Dire	ct exposures							
	(min EUR) On balance sheet Derivatives													
								Derivatives with po	sitivo fair valvo	Derivatives with negative fair value		Off-balance sl		
								Derivatives with po	suve fall Value					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk Weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Africa	44 33 12 12 107 409 282 912	34 32 14 21 106 408 281 896	0 0 0 0 0	0 0 0 0 0	0 0 11 5 0 106 102 224	34 32 3 17 106 301 179 672	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	133 25 4 0 3 161 443 <b>769</b>	1 0 0 0 0 0	451
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Others	62 17 37 69 205 711 154	61 17 37 69 205 711 154	0 0 0 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61 17 37 69 190 560	0 0 0 9 151	0 2 0 11 63 305 1.882	0 63 0 81 67 789 5.829	0 0 0 28 0 897	0 0 16 500 0 1,255 1,350	15 50 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	1	1,256	1,255	6	0	1.088	161	2,263	6,829	1,323	3,120	90	o o	415

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CD, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the commit substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This tem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by certoral, regional and local governments (S) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argenina, Bellin, Bellin, Braid, Clark, Cotombia, Costa Braid, Deminica, Dominica, Dominica, Braid, Clark, Cotombia, Costa Braid, Deminica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharina, Revision, Costa Braid, Deminica, Dominica, Domini

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritius

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



#### Performing and non-performing exposures

				As of 30/09/201	8					As of 31/12/201	18			
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees		Gross carry	ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30	Of which nor	n-performing <sup>1</sup>	On performing	On non- performing	received on non- performing		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non- performing	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	85,201	0	89	89	155	42	0	80,211	2	102	102	159	43	0
Central banks	1,163	0	0	0	21	0	0	144	0	0	0	5	0	0
General governments	69,104	0	29	29	64	2	0	63,025	2	28	28	82	2	0
Credit institutions	3,879	0	0	0	50	0	0	3,912	0	0	0	50	0	0
Other financial corporations	8,815	0	22	22	10	17	0	10,919	0	23	23	12	18	0
Non-financial corporations	2,241	0	37	37	10	23	0	2,211	0	52	52	9	23	0
Loans and advances(including at amortised cost and fair value)	489,777	3,150	38,579	38,421	2,125	20,656	13,394	487,517	2,371	36,679	36,425	2,168	19,908	12,602
Central banks	44,100	0	0	0	7	0	0	44,823	0	0	0	7	0	0
General governments	15,159	248	351	351	52	102	1	15,540	200	382	382	59	120	1
Credit institutions	31,643	0	4	4	37	4	0	30,541	1	4	4	31	4	0
Other financial corporations	62,313	76	930	930	98	495	329	62,784	41	869	864	106	486	292
Non-financial corporations	194,658	1,410	30,230	30,138	1,277	16,460	10,318	190,440	919	28,562	28,418	1,247	15,820	9,624
of which: small and medium-sized enterprises at amortised cost	86,184	816	20,661	20,625	738	11,705	7,750	85,200	543	19,954	19,875	740	11,460	7,364
Households	141,904	1,416	7,063	6,998	655	3,595	2,746	143,390	1,210	6,863	6,757	717	3,478	2,684
DEBT INSTRUMENTS other than HFT	574,978	3,150	38,667	38,510	2,281	20,698	13,394	567,728	2,372	36,782	36,528	2,327	19,951	12,602
OFF-BALANCE SHEET EXPOSURES	231,330		2,813	2,800	153	271	725	237,564		2,517	2,504	164	283	784

<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

Dissitutions 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)

Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amousted cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value of the Than HET)

(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 or north-olar convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Performing and non-performing exposures

			,	As of 31/03/20:	L9		As of 30/06/2019							
		Gross carryi	ng amount		accumulated	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> Collaterals and financial			Gross carrying amount			accumulated	l impairment, changes in fair credit risk and	ir Collaterals and financial quarantees
		Of which performing but past due >30	Of which nor	n-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	performing	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	91,655	1	118	118	122	91	0	90,188	0	118	118	136	93	0
Central banks	142	0	0	0	4	0	0	141	0	0	0	4	0	0
General governments	71,452	1	11	11	89	2	0	66,789	0	12	12	102	2	0
Credit institutions	5,066	0	0	0	3	0	0	6,373	0	0	0	4	0	0
Other financial corporations	12,092	0	71	71	16	66	0	13,244	0	70	70	16	69	0
Non-financial corporations	2,903	0	37	37	9	23	0	3,641	0	37	37	10	22	0
Loans and advances(including at amortised cost and fair value)	503,612	3,730	35,852	35,717	2,058	19,270	12,450	491,874	2,784	35,129	35,129	2,032	18,871	12,237
Central banks	53,165	0	0	0	6	0	0	43,082	0	0	0	8	0	0
General governments	15,089	259	369	369	57	117	1	15,236	427	364	364	54	121	1
Credit institutions	37,040	0	102	102	33	20	0	37,761	0	101	101	32	19	0
Other financial corporations	68,002	108	805	805	95	476	235	67,488	52	744	744	106	416	224
Non-financial corporations	186,207	1,595	27,784	27,704	1,168	15,191	9,581	185,042	1,179	27,168	27,168	1,134	14,832	9,440
of which: small and medium-sized enterprises at amortised cost	83,615	994	19,457	19,424	707	11,013	7,360	82,205	536	19,115	19,115	673	10,766	7,252
Households	144,109	1,768	6,792	6,737	699	3,467	2,633	143,266	1,126	6,752	6,752	697	3,484	2,572
DEBT INSTRUMENTS other than HFT	595,267	3,731	35,970	35,835	2,180	19,361	12,450	582,062	2,784	35,248	35,248	2,167	18,964	12,237
OFF-BALANCE SHEET EXPOSURES	241,716		2,391	2,380	161	266	732	248,225		2,228	2,228	157	267	590

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANINEX V, Part 2-Template related instructions, subtitle 29
(2) 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)
(3) 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)
(3) 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)
(3) 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)
(3) Institutions, the provisions (instruments at fair value other than HFT)
(3) Institutions (instruments, the provisions (instruments at fair value other than HFT)
(3) Institutions (instruments, the provisions (instruments at fair value other than HFT)
(3) Institutions, the provisions (instruments at fair value other than HFT)
(3) Institutions (instruments, the provisions (instruments at fair value other than HFT)
(3) Institutions (instruments, the provisions (instruments at fair value other than HFT)
(3) Institutions (instruments, the provisions (instruments at fair value other than HFT)
(3) Institutions (instruments, the provisions (instruments at fair value of NPE due to credit risk and provisions (instruments, the provisions (instruments at fair value of NPE due to credit risk and provisions (instruments) (instruments) (instrum



### Forborne exposures

			As of 30/09/2018	3		As of 31/12/2018							
	Gross carrying amount of exposures with forbearance measures  Of which non-performing exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup> Of which on non- performing exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		of which non- performing exposures with forbearance measures	value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup> Of which on no performing exposures with exposures with forbearance		Collateral and financial guarantees received on exposures with forbearance measures			
(mln EUR)  Debt securities (including at amortised cost and fair value)	86	1	0	0	0	82	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
		0	0	ŭ	· ·	-	· ·	-	0	-			
General governments	75	1	· ·	0	0	72	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	11	0	0	0	0	10	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	18,170	10,222	4,484	4,123	10,472	17,952	9,410	4,198	3,778	10,306			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	145	61	45	36	1	508	94	63	53	2			
Credit institutions	103	0	1	0	0	100	0	1	0	0			
Other financial corporations	753	504	265	254	367	649	445	240	235	313			
Non-financial corporations	14,325	8,481	3,757	3,472	7,949	13,955	7,721	3,511	3,169	7,891			
of which: small and medium-sized enterprises at amortised cost	8,067	4,575	1,987	1,809	5,452	7,771	4,472	1,973	1,781	5,145			
Households	2,844	1,175	417	361	2,154	2,740	1,150	383	321	2,101			
DEBT INSTRUMENTS other than HFT	18,256	10,222	4,484	4,123	10,472	18,034	9,410	4,199	3,778	10,306			
Loan commitments given	1,003	335	14	10	399	1,063	354	14	10	406			

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

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



### Forborne exposures

			As of 31/03/2019	)				As of 30/06/201	9	
	Gross carrying amount of exposures with forbearance measures  Of which non-performing exposures with forbearance		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup> Of which on non- performing exposures with forbearance		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures  Of which non-performing exposures with forbearance		provisions for exposures with forbearance measures <sup>2</sup> Of which on non performing		Collateral and financial guarantees received on exposures with forbearance measures
(mln EUR)		measures		measures			measures		measures	
Debt securities (including at amortised cost and fair value)	82	0	1	0	0	82	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	72	0	1	0	0	72	0	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	10	0	0	0	0
Loans and advances (including at amortised cost and fair value)	17,343	9,291	4,098	3,739	9,827	16,545	9,011	3,967	3,634	9,436
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	512	93	64	53	2	520	91	67	58	2
Credit institutions	98	98	16	16	0	97	97	15	15	0
Other financial corporations	566	332	222	215	210	537	313	216	208	241
Non-financial corporations	13,490	7,645	3,415	3,135	7,561	12,775	7,409	3,282	3,026	7,201
of which: small and medium-sized enterprises at amortised cost	7,700	4,490	1,947	1,770	5,131	7,214	4,416	1,877	1,718	4,803
Households	2,677	1,123	382	321	2,055	2,615	1,101	388	328	1,992
DEBT INSTRUMENTS other than HFT	17,425	9,291	4,099	3,739	9,827	16,627	9,011	3,968	3,634	9,436
Loan commitments given	889	267	11	9	340	551	255	9	8	254

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

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