



## 2015 EU-wide Transparency Exercise

<b>Bank Name</b>	Intesa Sanpaolo SpA
<b>LEI Code</b>	2W8N8UU78PMDQKZENC08
<b>Country Code</b>	IT

## 2015 EU-wide Transparency Exercise

### Capital

Intesa Sanpaolo SpA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>46,290</b>	<b>48,210</b>	CA1 {1}	Articles 4(118) and 72 of CRR
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>36,547</b>	<b>37,648</b>	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	35,526	35,537	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	9,054	10,123	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-1,622	-1,450	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	46	39	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	1,154	1,064	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-7,099	-7,012	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-273	-241	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-112	-20	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,619	-1,801	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-296	-326	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	1,787	1,735	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	142	122	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,645	1,613	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,700</b>	<b>1,487</b>	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	2,131	1,930	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-431	-443	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>38,247</b>	<b>39,135</b>	CA1 {1.1}	Article 25 of CRR
<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,043</b>	<b>9,075</b>	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	8,354	9,179	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-312	-104	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>269,789</b>	<b>280,259</b>	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
<b>Common Equity Tier 1 Capital ratio</b>	<b>13.55%</b>	<b>13.43%</b>	<b>CA3 {1}</b>	-
<b>Tier 1 Capital ratio</b>	<b>14.18%</b>	<b>13.96%</b>	<b>CA3 {3}</b>	-
<b>Total Capital ratio</b>	<b>17.16%</b>	<b>17.20%</b>	<b>CA3 {5}</b>	-



# 2015 EU-wide Transparency Exercise

## Risk exposure amounts

Intesa Sanpaolo SpA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	230,354	242,017
Risk exposure amount for securitisation and re-securitisations in the banking book	4,439	4,735
Risk exposure amount for contributions to the default fund of a CCP	481	741
Risk exposure amount Other credit risk	225,434	236,541
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,475	16,230
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	1,741	1,543
Risk exposure amount for Credit Valuation Adjustment	1,521	1,474
Risk exposure amount for operational risk	21,157	20,376
Other risk exposure amounts	283	162
<b>Total Risk Exposure Amount</b>	<b>269,789</b>	<b>280,259</b>

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

# 2015 EU-wide Transparency Exercise

## P&L

Intesa Sanpaolo SpA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	19,570	7,879
Of which debt securities income	2,142	739
Of which loans and advances income	11,280	5,102
Interest expenses	11,803	4,487
(Of which deposits expenses)	1,604	615
(Of which debt securities issued expenses)	4,489	1,921
(Expenses on share capital repayable on demand)	0	0
Dividend income	225	185
Net Fee and commission income	6,865	3,853
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	663	759
Gains or (-) losses on financial assets and liabilities held for trading, net	-239	-300
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	18	6
Gains or (-) losses from hedge accounting, net	-136	-50
Exchange differences [gain or (-) loss], net	637	677
Net other operating income /(expenses)	748	366
<b>TOTAL OPERATING INCOME, NET</b>	<b>16,549</b>	<b>8,890</b>
(Administrative expenses)	8,717	4,261
(Depreciation)	894	405
(Provisions or (-) reversal of provisions)	569	209
(Commitments and guarantees given)	22	-52
(Other provisions)	547	261
Of which pending legal issues and tax litigation <sup>1</sup>	140	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,286	1,409
(Loans and receivables)	4,102	1,382
(Held to maturity investments, AFS assets and financial assets measured at cost)	184	27
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	80	-28
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	787	384
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,789</b>	<b>3,018</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,353</b>	<b>2,046</b>
Profit or (-) loss after tax from discontinued operations	-48	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,305</b>	<b>2,046</b>
Of which attributable to owners of the parent	1,251	2,004

<sup>(1)</sup> Information available only as of end of the year



2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	91,635	93,972	12,380		102,772	104,802	16,394	
	Regional governments or local authorities	17,278	13,880	2,974		16,203	13,304	2,906	
	Public sector entities	8,492	4,239	4,127		8,014	4,945	4,842	
	Multilateral Development Banks	2,585	2,551	0		3,278	3,285	0	
	International Organisations	91	91	0		52	52	0	
	Institutions	106,491	29,403	13,431		126,676	31,145	15,248	
	Corporates	41,219	25,226	23,803		43,869	26,326	24,905	
	of which: SME	7,986	5,355	5,057		8,233	5,334	5,051	
	Retail	33,720	26,161	19,174		35,829	28,709	21,099	
	of which: SME	3,228	2,705	1,582		3,135	2,395	1,514	
	Secured by mortgages on immovable property	4,949	4,876	1,948		4,807	4,825	1,905	
	of which: SME	1,837	1,800	686		1,692	1,661	632	
	Exposures in default	10,180	4,241	5,063	5,620	10,141	4,296	5,049	5,512
	Items associated with particularly high risk	567	503	755		264	182	273	
	Covered bonds	960	960	168		314	314	44	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	1	
	Collective investments undertakings (CIU)	2,285	1,829	1,729		2,670	2,306	2,231	
Equity	7,932	7,876	12,354		7,618	7,600	12,261		
Securitisation	1,672	1,669	2,687		2,155	2,139	3,169		
Other exposures	11,996	11,965	5,934		9,701	9,675	5,756		
<b>Standardised Total<sup>2</sup></b>	<b>342,054</b>	<b>229,444</b>	<b>106,517</b>	<b>6,764</b>	<b>374,456</b>	<b>243,908</b>	<b>116,084</b>	<b>6,581</b>	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Central governments or central banks	67,527	69,864	11,740		65,273	67,258	11,330	
	Regional governments or local authorities	16,084	12,561	2,551		15,090	12,075	2,458	
	Public sector entities	7,679	4,019	3,989		7,206	4,743	4,709	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38,236	8,647	4,871		47,703	11,071	6,357	
	Corporates	17,880	8,351	8,186		17,918	8,312	8,156	
	of which: SME	5,424	3,228	3,092		5,922	3,415	3,275	
	Retail	26,330	19,817	14,518		29,274	22,175	16,302	
	of which: SME	2,351	1,936	1,107		2,282	1,853	1,060	
	Secured by mortgages on immovable property	3,203	3,159	1,310		3,282	3,242	1,316	
	of which: SME	1,628	1,600	607		1,498	1,474	557	
	Exposures in default	5,566	2,217	2,706	3,091	5,859	2,433	2,896	3,147
	Items associated with particularly high risk	433	424	635		117	108	162	
	Covered bonds	624	624	132		112	112	22	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	0	
	Collective investments undertakings (CIU)	1,713	1,343	1,328		2,093	1,797	1,778	
Equity	7,518	7,465	11,651		7,201	7,196	11,617		
Securitisation									
Other exposures	10,141	10,141	4,931		7,971	7,971	4,791		
<b>Standardised Total<sup>2</sup></b>	<b>10,141</b>	<b>10,141</b>	<b>4,931</b>	<b>3,568</b>	<b>7,971</b>	<b>7,971</b>	<b>4,791</b>	<b>3,552</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Central governments or central banks	3,044	2,574	121		4,523	4,124	110	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	254	232	0		272	253	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,112	1,352	690		4,329	2,194	1,125	
	Corporates	1,970	1,110	729		1,685	575	472	
	of which: SME	9	4	4		5	3	3	
	Retail	3	3	2		41	39	29	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	10	15	1	9	0	0	9
	Items associated with particularly high risk	17	17	25		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		
Securitisation									
Other exposures	105	105	33		11	11	11		
<b>Standardised Total<sup>2</sup></b>	<b>105</b>	<b>105</b>	<b>33</b>	<b>30</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>38</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Central governments or central banks	860	53	0		1,352	483	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,337	5,767	1,922		22,327	6,188	1,889	
	Corporates	1,427	862	862		1,831	1,470	1,100	
	of which: SME	4	3	3		4	3	3	
	Retail	7	6	4		14	7	5	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	4	5	2		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	0	1	16	17	0	0	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	55	55	5		54	54	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	13	13	15		12	12	13		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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>
FRANCE	Central governments or central banks	2,912	2,974	0		5,614	5,614	10	
	Regional governments or local authorities	138	138	28		134	134	27	
	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	5,385	1,687	724		5,744	1,228	532	
	Corporates	652	304	304		885	436	436	
	of which: SME	29	1	1		29	1	1	
	Retail	4	4	3		4	3	3	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	186	186	19		89	89	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	7		7	7	7	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1	1	1		3	3	3		
<b>Standardised Total<sup>2</sup></b>				<b>12</b>				<b>9</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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>
SLOVAKIA	Central governments or central banks	1,621	1,621	0		1,554	1,554	179	
	Regional governments or local authorities	130	124	25		120	110	22	
	Public sector entities	11	10	10		13	13	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	170	143	59		127	107	53	
	Corporates	590	496	496		636	481	481	
	of which: SME	0	0	0		0	0	0	
	Retail	2,257	1,855	1,391		2,264	1,879	1,409	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	198	67	68	132	208	67	68	141
	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		
Securitisation									
Other exposures	258	258	155		257	257	166		
<b>Standardised Total<sup>2</sup></b>				<b>210</b>				<b>217</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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>
GERMANY	Central governments or central banks	3,219	3,404	0		7,289	7,465	0	
	Regional governments or local authorities	39	39	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	2,083	1,174	462		2,218	1,095	445	
	Corporates	1,179	958	511		1,584	1,289	850	
	of which: SME	4	2	2		7	2	2	
	Retail	45	43	32		44	42	32	
	of which: SME	2	1	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>8</b>				<b>11</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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>
CROATIA	Central governments or central banks	2,528	3,258	32		2,629	3,393	99	
	Regional governments or local authorities	162	191	159		159	181	152	
	Public sector entities	638	65	11		649	64	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	190	84	57		220	121	62	
	Corporates	5,691	4,701	4,716		5,759	4,779	4,793	
	of which: SME	994	823	822		1,009	853	853	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	441	439	154		514	510	179	
	of which: SME	8	7	3		8	7	3	
	Exposures in default	1,037	511	594	507	1,004	502	573	481
	Items associated with particularly high risk	4	4	6		4	4	6	
	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)	24	24	30		32	32	44	
Equity	3	0	0		3	3	3		
Securitisation									
Other exposures	383	358	179		420	400	173		
<b>Standardised Total<sup>2</sup></b>				<b>617</b>				<b>588</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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>
CHINA	Central governments or central banks	99	69	69		51	21	21	
	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	7,739	2,841	876		8,287	1,182	379	
	Corporates	31	20	20		22	13	13	
	of which: SME	7	2	2		3	0	0	
	Retail	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	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	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	55	55	137		65	65	163		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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>
SPAIN	Central governments or central banks	1,701	1,701	0		4,967	4,967	0	
	Regional governments or local authorities	430	428	86		406	405	81	
	Public sector entities	15	15	12		41	41	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,689	435	310		1,694	461	403	
	Corporates	185	162	162		226	200	200	
	of which: SME	8	6	6		9	6	6	
	Retail	1	1	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	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	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	59	59	59		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	73	73	73		90	90	90		
<b>Standardised Total<sup>2</sup></b>				<b>7</b>				<b>8</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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>
NETHERLANDS	Central governments or central banks	46	46	0		702	702	0	
	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	1,312	208	99		1,047	227	93	
	Corporates	653	457	237		783	630	363	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	0	0	7	7	0	0	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	63	63	6		48	48	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>8</b>				<b>9</b>	

(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 does not include Securitisation exposures





2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo SpA

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	317,421	44,684	201,815	103,523	1,108	20,559	322,168	44,919	205,356	104,400	1,150	21,191
	Corporates - Of Which: Specialised Lending	20,247	3,216	17,522	12,054	0	1,099	20,048	3,107	17,000	12,281	0	1,146
	Corporates - Of Which: SME	95,904	25,677	72,675	31,462	725	13,289	95,312	26,613	72,819	30,228	875	13,888
	Retail	92,488	11,223	85,595	13,888	0	5,758	90,469	11,592	83,707	13,391	1	5,807
	Retail - Secured on real estate property	70,234	5,616	70,104	10,870	0	1,752	68,223	5,832	68,108	10,485	1	1,755
	Retail - Secured on real estate property - Of Which: SME	6,397	1,581	6,340	942	0	536	6,210	1,663	6,159	905	0	519
	Retail - Secured on real estate property - Of Which: non-SME	63,837	4,036	63,763	938	0	1,216	62,013	4,169	63,949	9,580	1	1,235
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22,255	5,607	15,491	3,019	0	4,006	22,247	5,760	15,599	2,906	0	4,052
	Retail - Other Retail - Of Which: SME	22,255	5,607	15,491	3,019	0	4,006	22,247	5,760	15,599	2,906	0	4,052
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	1,402	195	1,402	4193	583	0	1,901	173	1,901	5,836	516	0	
Securitisation	2,340	0	2,340	1,752	0	0	3,148	0	2,977	1,565	0	2	
Other non credit-obligation assets													
IRB Total				123,356						125,192			

(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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	244,097	42,989	163,598	81,011	1,101	19,532	241,701	43,531	164,014	78,506	1,138	20,277
	Corporates - Of Which: Specialised Lending	15,348	3,065	13,194	8,488	0	987	14,780	2,891	12,577	8,332	0	1,015
	Corporates - Of Which: SME	94,402	25,583	71,388	30,537	725	13,203	93,559	26,521	71,334	29,156	863	13,800
	Retail	88,759	11,139	81,864	13,099	0	5,706	86,520	11,508	79,776	12,600	1	5,754
	Retail - Secured on real estate property	66,714	5,544	66,588	10,199	0	1,714	64,505	5,761	64,391	9,809	1	1,716
	Retail - Secured on real estate property - Of Which: SME	6,397	1,580	6,239	942	0	535	6,161	1,661	6,111	870	0	517
	Retail - Secured on real estate property - Of Which: non-SME	60,317	3,963	60,249	9,257	0	1,179	58,344	4,100	58,280	8,938	1	1,199
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22,045	5,595	15,277	2,900	0	3,993	22,016	5,747	15,385	2,791	0	4,038
	Retail - Other Retail - Of Which: SME	22,045	5,595	15,277	2,900	0	3,993	22,016	5,747	15,385	2,791	0	4,038
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	1,107	195	1,107	3,393	583	0	1,634	173	1,634	5,165	516	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	19,943	101	6,941	2,688	1	70	22,561	83	8,371	3,776	0	48
	Corporates - Of Which: Specialised Lending	808	50	577	350	0	9	1,522	54	1,022	772	0	8
	Corporates - Of Which: SME	50	6	41	25	0	6	59	6	49	35	0	6
	Retail	12	0	14	2	0	13	0	13	2	0	0	0
	Retail - Secured on real estate property	12	0	13	2	0	13	0	13	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	13	2	0	13	0	13	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	5	0	5	9	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	4,349	216	2,365	1,255	0	55	4,245	142	2,507	1,372	0	40
	Corporates - Of Which: Specialised Lending	276	63	247	190	0	13	345	68	316	252	0	18
	Corporates - Of Which: SME	6	0	3	2	0	7	0	4	2	0	0	0
	Retail	34	2	34	5	0	1	34	2	34	6	0	1
	Retail - Secured on real estate property	34	2	34	5	0	1	34	2	34	6	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	2	34	5	0	1	34	2	34	6	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,075	83	3,717	2,110	0	80	6,116	59	3,862	2,050	12	63
	Corporates - Of Which: Specialised Lending	704	0	675	448	0	12	512	0	500	230	0	6
	Corporates - Of Which: SME	14	0	6	4	0	0	10	0	10	15	12	3
	Retail	8	0	9	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property	8	0	9	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	9	1	0	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	7	0	7	17	0	0	6	0	6	15	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,105	106	3,531	1,613	0	105	4,360	99	3,734	2,743	0	109
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,267	60	1,137	848	0	60	1,504	58	1,322	927	0	59
	Retail	3,539	71	3,521	757	0	47	3,758	71	3,741	759	0	50
	Retail - Secured on real estate property	3,330	60	3,330	640	0	35	3,528	58	3,528	645	0	35
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	49	2	48	34	0	2
	Retail - Secured on real estate property - Of Which: non-SME	3,330	60	3,330	640	0	35	3,480	56	3,480	611	0	33
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	209	11	192	118	0	12	230	13	213	114	0	14
	Retail - Other Retail - Of Which: SME	209	11	192	118	0	12	230	13	213	114	0	14
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,365	41	2,596	1,711	0	30	5,297	25	2,665	1,687	0	32
	Corporates - Of Which: Specialised Lending	51	0	47	167	0	5	51	0	47	168	0	11
	Corporates - Of Which: SME	12	1	9	7	0	1	12	1	8	5	0	1
	Retail	10	1	10	2	0	9	1	9	2	0	0	0
	Retail - Secured on real estate property	10	1	9	2	0	0	9	1	9	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	1	9	2	0	0	9	1	9	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	487	0	286	394	0	9	423	0	201	285	0	8
	Corporates - Of Which: Specialised Lending	24	0	22	45	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	56	0	1	1	0	0	53	0	1	1	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
CHINA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,272	12	457	252	8	1,435	4	616	277	0	7	0	0	0
	Corporates - Of Which: Specialised Lending	26	0	17	13	0	0	23	0	17	15	0	0	0	0
	Corporates - Of Which: SME	15	0	6	3	0	0	11	0	11	4	0	0	0	0
	Retail	3	0	3	0	0	0	3	0	3	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	195	0	195	488	0	0	253	0	253	632	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

(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).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,933	46	2,074	1,817	0	48	4,241	59	2,396	2,133	0	72	0	14
	Corporates - Of Which: Specialised Lending	317	0	316	414	0	10	274	0	272	456	0	4	0	0
	Corporates - Of Which: SME	12	0	7	3	0	14	0	8	4	0	0	0	0	0
	Retail	3	0	2	0	0	0	2	0	2	0	0	0	0	0
	Retail - Secured on real estate property	3	0	2	0	0	0	2	0	2	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	2	0	0	0	2	0	2	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	48	0	48	139	0	0	0	0	0	0	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

(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).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,184	127	3,349	2,030	0	50	5,624	93	2,878	2,116	0	36	0	1
	Corporates - Of Which: Specialised Lending	225	0	184	91	0	1	135	0	115	61	0	0	0	0
	Corporates - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	Retail	9	0	11	2	0	10	0	9	2	0	0	0	0	0
	Retail - Secured on real estate property	0	0	9	2	0	0	10	0	9	2	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	0	0	10	0	9	2	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

(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).

## 2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)

As of 31/12/2014

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
															Derivatives with positive fair value	Derivatives with negative fair value	Derivatives with positive fair value	Derivatives with negative fair value	
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0	0	78	0	78	0				
[ 3M - 1Y ]		21	0	21	0	21	0	0	0	0	0	8	0	0	0				
[ 1Y - 2Y ]		1	0	1	0	1	0	0	0	0	0	23	0	39	-1				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	8	0	8	0				
[ 3Y - 5Y ]		0	0	-21	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		419	0	408	416	0	-21	0	0	0	0	0	0	0	0	0			
[10Y - more]		8	0	0	0	0	5	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>450</b>	<b>0</b>	<b>418</b>	<b>416</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>126</b>	<b>0</b>	<b>126</b>	<b>-1</b>				
[ 0 - 3M ]	Belgium	3	0	3	3	0	0	0	0	0	0	29	0	25	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	45	0	49	0				
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0	0	0	127	2	127	-2				
[ 2Y - 3Y ]		16	0	16	16	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		370	0	370	343	0	27	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		567	0	561	567	0	-6	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>959</b>	<b>0</b>	<b>953</b>	<b>931</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>201</b>	<b>2</b>	<b>201</b>	<b>-2</b>				
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>3</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		1	0	1	0	1	0	0	0	0	0	8	0	8	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	-2	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		17	0	17	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		12	0	12	0	0	0	-2	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>29</b>	<b>0</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0</b>				
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		17	0	17	0	17	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>17</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		10	0	10	0	10	0	0	0	0	0	8	0	10	0	0			
[ 2Y - 3Y ]		21	2	21	0	19	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		112	4	112	0	108	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		78	0	78	30	48	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>222</b>	<b>10</b>	<b>222</b>	<b>30</b>	<b>0</b>	<b>182</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M ]	France	1	1	1	0	1	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		43	1	38	0	37	0	0	0	0	0	103	0	103	0	0			
[ 1Y - 2Y ]		413	1	409	0	407	0	0	0	0	0	394	1	387	-1	0			
[ 2Y - 3Y ]		10	1	10	0	8	0	0	0	0	0	888	2	904	-2	0			
[ 3Y - 5Y ]		674	3	662	584	24	0	0	0	0	0	21	0	25	0	0			
[ 5Y - 10Y ]		1,793	6	1,737	1,646	44	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		522	2	521	503	2	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>3,455</b>	<b>16</b>	<b>3,378</b>	<b>2,733</b>	<b>0</b>	<b>523</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,405</b>	<b>3</b>	<b>1,418</b>	<b>-3</b>				





**2015 EU-wide Transparency Exercise**

**Sovereign Exposure**

Intesa Sanpaolo SpA

(mln EUR)			As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book		of which: FV0 (designated at fair value through profit/loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	70	0	111	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	90	0	49	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	8	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	-1	0	-1	0	0	0	0	0	160	0	168	-1	
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		21	0	21	0	0	21	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		103	0	102	0	0	102	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		185	0	185	0	0	185	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		43	0	43	0	0	43	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	6	0	6	0	0	6	0	0	0	0	0	0	0	0	0	
Total		357	0	356	0	356	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		35	0	35	0	0	35	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	-25	0	0	-25	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	29	0	10	0	0	10	0	0	0	0	0	0	0	0	0	
Total		63	0	20	35	0	-14	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		125	0	125	0	0	125	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		329	0	329	26	0	303	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		29	0	29	0	0	29	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		483	0	483	26	457	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Hong Kong	80	0	80	0	0	80	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		82	0	82	0	82	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		338	0	338	0	0	338	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		48	0	48	0	0	48	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		10	0	10	0	0	10	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		112	0	112	0	0	112	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		46	0	46	0	0	46	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		554	0	554	0	554	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		42	0	42	0	0	42	0	0	0	0	0	20	0	50	0
[ 1Y - 2Y ]		92	0	91	0	0	90	0	0	0	0	0	0	0	20	0
[ 2Y - 3Y ]		18	0	-19	6	0	-34	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		52	0	-156	12	0	-201	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		21	0	21	0	0	12	0	0	0	0	0	0	0	21	0
[ 10Y - more ]	44	0	44	3	0	44	0	0	0	0	0	0	0	0	0	
Total		269	0	24	63	0	-132	0	0	0	0	20	0	70	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	14	0	14	0	14	0	0	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	115	3	115	70	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	65	0	38	2	0	36	0	0	0	0	0	0	25	0	25	0
	Africa	17	0	17	17	0	0	0	0	0	0	0	0	0	0	0	0
	Others	26	18	26	26	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>223</b>	<b>18</b>	<b>223</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>16</b>	<b>0</b>	<b>-3</b>

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments











(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Other advanced economies non EEA	15	0	15	0	0	15	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		18	0	18	0	0	18	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		9	0	9	0	0	9	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		45	0	45	0	0	45	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		29	0	29	0	0	23	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		68	0	68	68	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		184	0	184	68	0	111	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	96	3	96	80	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		365	26	365	228	0	1	0	0	0	9	0	13	0	0	
[ 1Y - 2Y ]		314	47	314	165	0	0	0	0	13	0	0	0	0		
[ 2Y - 3Y ]		151	22	151	42	0	0	0	0	27	0	18	0	0		
[ 3Y - 5Y ]		87	37	87	6	0	0	0	0	18	1	22	-1	0		
[ 5Y - 10Y ]		12	9	12	9	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	9	1	9	1	0	1	0	0	0	0	0	0	0			
Total		1,033	144	1,033	526	1	2	0	0	67	1	63	-1			
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	-1	0	0	-1	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		4	0	4	0	0	4	0	0	9	0	18	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	9	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	9	0	0	0			
[ 3Y - 5Y ]		6	0	6	5	0	1	0	0	18	0	0	0			
[ 5Y - 10Y ]		42	0	33	32	0	1	0	0	0	0	0	0			
[ 10Y - more ]	45	0	45	0	0	0	0	0	0	0	0	0				
Total		98	0	85	39	0	46	0	0	45	0	27	0			
[ 0 - 3M ]	Africa	460	0	460	0	0	0	0	0	0	0	460	0			
[ 3M - 1Y ]		711	0	711	0	0	0	0	0	9	0	13	0			
[ 1Y - 2Y ]		168	0	168	148	0	0	0	0	0	0	4	0			
[ 2Y - 3Y ]		74	0	74	74	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		13	0	13	13	0	0	0	0	13	0	0	0			
[ 10Y - more ]	-3	0	-3	-3	0	0	0	0	0	0	0	0				
Total		1,428	0	1,428	1,409	0	0	0	0	9	0	18	0			
[ 0 - 3M ]	Others	14	0	14	14	0	0	0	0	14	0	0	0			
[ 3M - 1Y ]		1	0	1	1	0	-1	0	0	9	0	4	0			
[ 1Y - 2Y ]		14	0	14	14	0	0	0	0	13	0	18	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	13	1	0	0			
[ 3Y - 5Y ]		46	0	46	27	0	19	0	0	72	6	49	-3			
[ 5Y - 10Y ]		40	0	35	35	0	0	0	0	0	0	0	0			
[ 10Y - more ]	36	23	36	10	0	3	0	0	0	0	0	0				
Total		150	23	145	100	0	22	0	0	112	7	72	-4			

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

Intesa Sanpaolo SpA

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
<b>Debt securities (including at amortised cost and fair value)</b>	<b>65,418</b>	<b>17</b>	<b>74</b>	<b>74</b>	<b>31</b>	<b>34</b>	<b>0</b>	<b>76,453</b>	<b>30</b>	<b>99</b>	<b>99</b>	<b>60</b>	<b>42</b>	<b>0</b>	
Central banks	36	0	0	0	0	0	0	60	0	0	0	0	0	0	
General governments	55,668	17	31	31	13	0	0	65,943	2	31	31	3	2	0	
Credit institutions	2,593	0	0	0	-9	0	0	2,247	0	0	0	-2	0	0	
Other financial corporations	5,234	0	11	11	12	10	0	6,380	28	14	14	45	12	0	
Non-financial corporations	1,886	0	32	32	16	24	0	1,824	0	54	54	14	28	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>388,301</b>	<b>7,732</b>	<b>62,886</b>	<b>62,886</b>	<b>2,397</b>	<b>29,424</b>	<b>24,158</b>	<b>398,173</b>	<b>5,866</b>	<b>63,979</b>	<b>63,979</b>	<b>2,396</b>	<b>30,170</b>	<b>25,400</b>	
Central banks	5,461	0	0	0	1	0	0	8,899	0	0	0	1	0	0	
General governments	20,625	284	430	430	53	112	15	20,336	178	401	401	36	109	15	
Credit institutions	24,465	59	45	45	33	19	7	24,294	366	42	42	37	19	5	
Other financial corporations	33,747	493	1,740	1,740	111	799	373	36,036	36	1,493	1,493	119	667	488	
Non-financial corporations	192,908	4,397	48,748	48,748	1,687	22,688	19,175	197,102	3,123	49,782	49,782	1,716	23,483	20,119	
Households	111,095	2,500	11,923	11,923	511	5,806	4,588	111,507	2,163	12,261	12,261	487	5,892	4,773	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>453,719</b>	<b>7,749</b>	<b>62,960</b>	<b>62,960</b>	<b>2,428</b>	<b>29,458</b>	<b>24,158</b>	<b>474,626</b>	<b>5,896</b>	<b>64,078</b>	<b>64,078</b>	<b>2,456</b>	<b>30,212</b>	<b>25,400</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>290,517</b>		<b>3,109</b>	<b>3,109</b>	<b>299</b>	<b>259</b>	<b>1,152</b>	<b>294,349</b>		<b>3,563</b>	<b>3,563</b>	<b>301</b>	<b>226</b>	<b>1,239</b>	

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

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

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

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

Intesa Sanpaolo SpA

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>172</b>	<b>38</b>	<b>4</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	6	0	0	0	0	139	27	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	32	11	4	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>18,394</b>	<b>9,633</b>	<b>2,466</b>	<b>2,238</b>	<b>9,428</b>	<b>19,795</b>	<b>10,559</b>	<b>2,819</b>	<b>2,552</b>	<b>9,475</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	93	61	7	7	0	182	59	9	9	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	905	632	121	116	278	1,111	560	140	122	283
Non-financial corporations	15,044	8,331	2,126	1,923	7,572	16,004	9,206	2,469	2,253	7,702
Households	2,352	609	212	191	1,578	2,498	734	200	168	1,489
<b>DEBT INSTRUMENTS other than HFT</b>	<b>18,400</b>	<b>9,633</b>	<b>2,466</b>	<b>2,238</b>	<b>9,428</b>	<b>19,966</b>	<b>10,597</b>	<b>2,823</b>	<b>2,552</b>	<b>9,475</b>
<b>Loan commitments given</b>	<b>829</b>	<b>420</b>	<b>5</b>	<b>0</b>	<b>186</b>	<b>692</b>	<b>461</b>	<b>1</b>	<b>0</b>	<b>112</b>

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



## 2015 EU-wide Transparency Exercise

### Leverage ratio

Intesa Sanpaolo SpA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
<b>A</b>	<b>Tier 1 capital</b>	38,247	39,135	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
<b>B</b>	<b>Total leverage ratio exposures</b>	545,084	574,773	LCom {21}	
<b>C</b>	<b>Leverage ratio</b>	<b>7.02%</b>	<b>6.81%</b>	A/B	



## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

Intesa Sanpaolo SpA

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>
<b>Loans and advances</b>	<i>121,848</i>	<i>120,810</i>	<i>124,098</i>	<i>118,762</i>
of which: Other financial corporations	<i>867</i>	<i>832</i>	<i>2,207</i>	<i>945</i>
of which: Non-financial corporations	<i>45,195</i>	<i>44,525</i>	<i>46,350</i>	<i>42,571</i>
of which: Households	<i>75,717</i>	<i>75,389</i>	<i>75,471</i>	<i>75,183</i>

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.