

PRESS RELEASE

INTESA SANPAOLO: 2020 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 11 December 2020 – Intesa Sanpaolo notes the announcements made today by the European Banking Authority and the European Central Bank regarding the information of the 2020 EU-wide Transparency Exercise and fulfilment of the EBA Board of Supervisors' decision.

Background EU-wide Transparency Exercise

The EBA Board of Supervisors approved the package for the EU-wide Transparency Exercise, which since 2016 is performed on an annual basis and published along with the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

The templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular supervisory reporting channels, and to add specific information as required to further clarify individual data.

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2020 EU-wide Transparency Exercise

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



2020 EU-wide Transparency Exercise

Key Metrics

Intesa Sanpaolo S.p.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	42,339	43,260	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	40,211	41,127	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	47,935	48,856	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	45,808	46,723	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	54,971	56,788	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	53,711	55,506	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	297,119	295,973	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	298,732	297,523	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	14.25%	14.62%	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	13.46%	13.82%	(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	16.13%	16.51%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.33%	15.70%	(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	18.50%	19.19%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.98%	18.66%	(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	722,405	745,133	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	6.64%	6.56%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Intesa Sanpaolo S.p.A.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	47,935	48,856	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	45,808	46,723	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	722,405	745,133	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	719,798	742,545	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	6.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.3%	C 47.00 (r330,c010)	



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Capital

Intesa Sanpaolo S.p.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	54,971	56,788	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	42,339	43,260	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	33,934	33,924	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	20,862	21,198	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,652	-1,037	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	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	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	36	33	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	171	497	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,960	-8,252	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,364	-1,348	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	-297	-346	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	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	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,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	-104	-86	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	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.
	A.1.14.1	Of which: from securitisation positions (-)	-104	-86	C 01.00 (r460,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	C 01.00 (r480,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	C 01.00 (r490,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	0	0	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-150	-190	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	2,127	2,133	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	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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,127	2,133	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)	5,596	5,596	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,596	5,596	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	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	0	0	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)	47,935	48,856	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,036	7,932	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,240	8,136	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	663	647	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,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)		
A.4.3	Tier 2 transitional adjustments	-867	-851	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	297,119	295,973	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-1,613	-1,550	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.25%	14.62%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.13%	16.51%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.50%	19.19%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,211	41,127	[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 ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.46%	13.82%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,127	2,133	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-867	-851	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1,613	-1,550	C 05.01 (r440,c040)	

(1) The fully loaded 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 loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	242,448	238,689	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, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	75,210	72,492	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	1,033	1,061	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	138,044	134,832	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	28,161	30,304	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	6,602	6,974	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, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,023	1,152	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	7,040	7,206	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	18,550	19,378	C 02.00 (R520, c010)
Of which the standardised approach	2,406	2,384	C 02.00 (R530, c010)
Of which IMA	16,144	16,993	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,361	1,204	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	21,212	22,258	C 02.00 (R590, c010)
Of which basic indicator approach	485	485	C 02.00 (R600, c010)
Of which standardised approach	2,090	2,090	C 02.00 (R610, c010)
Of which advanced measurement approach	18,637	19,684	C 02.00 (R620, c010)
Other risk exposure amounts	244	316	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	297,119	295,973	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



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P&L

Intesa Sanpaolo S.p.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	2,412	4,725
Of which debt securities income	319	655
Of which loans and advances income	2,152	4,221
Interest expenses	666	1,242
(Of which deposits expenses)	279	480
(Of which debt securities issued expenses)	385	739
(Expenses on share capital repayable on demand)	0	0
Dividend income	20	59
Net Fee and commission income	1,825	3,546
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	919	801
Gains or (-) losses on financial assets and liabilities held for trading, net	-192	473
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	130	105
Gains or (-) losses from hedge accounting, net	-12	-7
Exchange differences [gain or (-) loss], net	94	-142
Net other operating income /(expenses)	127	312
TOTAL OPERATING INCOME, NET	4,657	8,632
(Administrative expenses)	2,326	4,176
(Cash contributions to resolution funds and deposit guarantee schemes)	-	394
(Depreciation)	285	574
Modification gains or (-) losses, net	-4	-8
(Provisions or (-) reversal of provisions)	323	97
(Payment commitments to resolution funds and deposit guarantee schemes)	-	0
(Commitments and guarantees given)	-4	39
(Other provisions)	328	58
Of which pending legal issues and tax litigation ¹	-	-
Of which restructuring ¹	-	-
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	387	1,720
(Financial assets at fair value through other comprehensive income)	13	22
(Financial assets at amortised cost)	373	1,698
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	12
(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	182	331
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,512	1,984
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,138	1,446
Profit or (-) loss after tax from discontinued operations	21	1,136
PROFIT OR (-) LOSS FOR THE YEAR	1,159	2,582
Of which attributable to owners of the parent	1,151	2,566

⁽¹⁾ Information available only as of end of the year

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

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		49,546			49,414				IAS 1.54 (i)	
Financial assets held for trading		51,756	18,905	32,316	535	56,301	23,250	32,574	478	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		4,830	1,025	1,006	2,799	4,822	1,031	1,083	2,708	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		180	0	180	0	51	0	51	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		72,305	62,505	9,230	570	73,785	64,463	8,867	455	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		460,678				456,619				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		4,020	0	4,006	14	4,209	0	4,194	15	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		2,199				2,564				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		42,960				43,358				
TOTAL ASSETS		688,474				691,123				IAS 1.9(a), IG 6

⁽¹⁾ 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 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	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	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	68,302	985	36	-45	-14	-36	67,123	2,751	36	-32	-30	-35	Annex V. Part 1.31, 44(b)
	Loans and advances	326	92	0	-4	-1	0	352	29	0	-5	-1	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	28,435	7,545	93	-18	-69	-59	31,769	8,166	92	-21	-55	-58	Annex V. Part 1.31, 44(b)
	Loans and advances	368,833	43,307	30,435	-642	-982	-16,200	340,034	64,672	30,107	-772	-1,448	-15,866	Annex V. Part 1.32, 44(a)

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



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Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	54,450	55,163	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	762	2,060	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	546,688	538,828	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	11,503	12,625	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	657	776	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,991	4,419	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,689	1,444	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,924	16,972	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	50	5	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	631,713	632,292	IAS 1.9(b);IG 6
TOTAL EQUITY	56,761	58,831	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	688,474	691,123	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



2020 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		49,456	49,682	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	207	118	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	11,257	12,867	Annex V.Part 1.31
Deposits	Central banks	70,893	73,858	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	274	189	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,092	6,954	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,958	5,532	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	48,504	34,280	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,986	9,186	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	43,171	33,510	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	23,353	24,483	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	86,808	100,407	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	81,138	88,572	ECB/2013/33 Annex 2.Part 2.9.1
	Households	208,237	210,124	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	192,116	193,681	Annex V.Part 1.42(f), 44(c)
Debt securities issued		85,470	84,538	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		9,615	10,897	Annex V.Part 1.37
Other financial liabilities		2,307	2,339	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		613,402	608,676	



2020 EU-wide Transparency Exercise

Market Risk
Intesa Sanpaolo S.p.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	1,689	1,519	479	183	1,012	366							624	155	940	244							
Of which: General risk	209	235	251	104	307	115							273	63	313	77							
Of which: Specific risk	1,480	1,284	228	79	705	251							350	91	627	167							
Equities	6	6	76	29	82	22							96	24	43	9							
Of which: General risk	0	1	0	0	0	0							0	0	0	0							
Of which: Specific risk	6	5	76	29	82	22							96	24	43	9							
Foreign exchange risk	656	730	0	0	0	0							0	0	0	0							
Commodities risk	12	13	9	3	9	3							9	5	9	5							
Total	2,362	2,269	351	137	687	213	253	225	0	0	0	16,144	473	125	606	147	281	237	0	0	0	0	16,993

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	138,483	152,833	20,234		146,106	166,851	18,494	
	Regional governments or local authorities	905	1,027	300		979	1,073	327	
	Public sector entities	2,700	1,777	1,174		2,689	1,762	1,181	
	Multilateral Development Banks	3,116	2,962	0		3,306	3,339	0	
	International Organisations	280	280	0		287	287	0	
	Institutions	17,830	15,871	2,770		14,711	12,692	2,330	
	Corporates	47,557	26,096	24,760		47,075	25,390	23,795	
	of which: SME	6,699	4,075	3,824		6,664	3,993	3,510	
	Retail	20,503	11,608	8,246		20,519	11,621	8,251	
	of which: SME	3,227	2,203	1,293		3,411	2,234	1,313	
	Secured by mortgages on immovable property	4,465	4,402	1,599		4,605	4,535	1,636	
	of which: SME	1,034	1,007	386		993	961	355	
	Exposures in default	3,467	1,568	1,675	1,810	3,440	1,521	1,612	1,815
	Items associated with particularly high risk	1,290	1,024	1,536		1,402	1,094	1,642	
	Covered bonds	1,997	1,996	244		2,085	2,083	252	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3,327	2,502	1,817		3,743	2,638	1,914	
Equity	2,021	2,021	2,322		2,027	2,027	2,345		
Other exposures	18,565	18,442	9,559		17,313	17,194	9,549		
Standardised Total ²		266,507	244,430	76,235	2,555	270,287	254,109	73,328	2,588

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	75,100	90,648	14,372		78,500	100,455	13,492	
	Regional governments or local authorities	41	29	0		33	23	5	
	Public sector entities	903	333	328		950	370	365	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,838	3,523	525		2,128	1,895	446	
	Corporates	22,851	7,737	7,499		22,094	6,693	6,292	
	of which: SME	3,384	1,515	1,418		3,351	1,419	1,159	
	Retail	8,526	2,848	1,913		8,478	2,754	1,841	
	of which: SME	2,044	1,255	717		2,199	1,262	721	
	Secured by mortgages on immovable property	1,559	1,537	580		1,526	1,498	552	
	of which: SME	909	889	344		863	838	313	
	Exposures in default	2,192	1,027	1,091	1,133	2,134	959	1,024	1,111
	Items associated with particularly high risk	1,193	956	1,434		1,275	1,010	1,515	
	Covered bonds	474	473	53		493	492	55	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,746	1,114	700		1,435	781	750	
Equity	1,621	1,621	1,631		1,559	1,559	1,575		
Other exposures	14,158	14,158	8,165		14,797	14,797	8,157		
Standardised Total ²					1,375				1,338

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	9,995	9,795	140		11,488	11,288	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	5	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	606	399	143		589	374	125	
	Corporates	711	591	507		558	484	399	
	of which: SME	0	0	0		0	0	0	
	Retail	13	6	4		5	2	1	
	of which: SME	1	1	0		1	1	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		8	8	12	
	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)	130	99	99		338	136	136	
Equity	25	25	25		17	17	17		
Other exposures	61	61	13		10	10	9		
Standardised Total ²					5				6

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	4,189	4,532	0		5,412	5,745	0	
	Regional governments or local authorities	49	49	10		48	48	10	
	Public sector entities	62	62	12		76	76	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,749	3,680	180		3,081	3,010	168	
	Corporates	634	537	449		681	589	481	
	of which: SME	29	17	17		29	15	14	
	Retail	4	2	1		4	1	1	
	of which: SME	1	0	0		1	0	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	411	411	47		435	435	49	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		4	4	4	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²					3				2

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SPAIN	Central governments or central banks	15,886	15,905	2		15,062	15,073	0	
	Regional governments or local authorities	13	0	0		36	23	5	
	Public sector entities	28	28	14		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	146	145	73		154	154	74	
	Corporates	365	316	317		224	209	210	
	of which: SME	2	2	2		2	2	1	
	Retail	2	1	1		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	39	39	7		50	50	8	
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 Total²				6				5	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SLOVAKIA	Central governments or central banks	1,201	1,278	137		2,028	2,025	129	
	Regional governments or local authorities	143	132	27		156	136	27	
	Public sector entities	6	5	5		6	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		1	1	0	
	Corporates	762	599	599		617	460	460	
	of which: SME	24	23	23		23	22	22	
	Retail	1,920	1,721	1,290		2,010	1,809	1,357	
	of which: SME	41	39	29		40	39	29	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	269	125	131	142	278	127	134	149
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	81	80	15		74	74	13	
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	8	8	8		8	8	8		
Other exposures	490	380	217		460	347	193		
Standardised Total²				296				307	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	2,311	2,455	0		2,410	2,546	0	
	Regional governments or local authorities	75	75	15		76	75	15	
	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	3,742	3,702	344		3,302	3,264	332	
	Corporates	1,246	1,179	1,129		991	862	807	
	of which: SME	2	2	2		1	1	1	
	Retail	3	3	2		4	4	3	
	of which: SME	2	2	1		2	1	1	
	Secured by mortgages on immovable property	1	1	1		1	1	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	1	1	1		8	1	1	
	Covered bonds	15	15	2		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	0	0	0		0	0	0		
Standardised Total²				2				2	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	748	9	0		732	9	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	2,257	1,834	225		2,582	1,819	209	
	Corporates	2,258	1,714	1,444		2,573	1,639	1,390	
	of which: SME	2	1	1		2	1	1	
	Retail	9	2	1		9	3	2	
	of which: SME	1	0	0		0	0	0	
	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	147	146	19		159	159	21	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	87	79	79		85	77	77		
Equity	17	17	28		11	11	22		
Other exposures	1	1	1		4	4	4		
Standardised Total²				5				12	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
CROATIA	Central governments or central banks	2,048	2,656	258		3,673	4,273	50	
	Regional governments or local authorities	195	257	51		208	264	53	
	Public sector entities	638	78	36		608	59	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	90	78	20		47	37	22	
	Corporates	2,730	2,313	2,312		2,734	2,297	2,297	
	of which: SME	1,377	1,150	1,150		1,387	1,143	1,143	
	Retail	3,726	2,921	2,190		3,714	2,884	2,163	
	of which: SME	89	80	60		91	82	62	
	Secured by mortgages on immovable property	1,033	1,029	360		1,071	1,067	373	
	of which: SME	6	6	2		5	5	2	
	Exposures in default	420	168	180	235	445	177	184	255
	Items associated with particularly high risk	23	14	22		31	14	20	
	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	11	11	11		9	9	9		
Other exposures	2,203	2,195	225		602	598	231		
Standardised Total ²				335				358	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	1,261	929	27		1,236	855	9	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	1	0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	702	481	401		507	291	181	
	Corporates	2,318	1,645	1,563		2,109	1,568	1,502	
	of which: SME	0	0	0		0	0	0	
	Retail	19	9	7		5	3	2	
	of which: SME	1	1	1		0	1	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	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	50	50	5		50	50	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,086	951	696		1,368	1,361	684		
Equity	104	104	107		182	182	184		
Other exposures	197	197	146		173	173	137		
Standardised Total ²				5				7	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	638	638	0		440	440	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	256	204	56		318	266	68	
	Corporates	804	452	384		591	477	410	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	123	123	12		81	81	8	
	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 ²				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

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

		IRB Approach					IRB Approach						
		As of 31/03/2020		As of 30/06/2020			As of 31/03/2020		As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	72,397	483	37,172	17,229	320	318	71,701	468	35,795	15,919	115	312
	Corporates	350,053	20,599	192,149	101,636	4,585	10,907	317,703	19,798	191,292	100,128	4,408	11,059
	Corporates - Of Which: Specialised Lending	16,832	1,278	13,638	7,708	312	863	16,516	1,286	13,451	7,323	316	794
	Corporates - Of Which: SME	73,690	11,806	51,688	30,985	2,771	6,610	76,670	11,455	52,921	29,331	2,646	6,660
	Retail	145,335	8,918	135,380	25,553	1,820	5,024	148,336	8,769	135,913	25,737	1,851	5,101
	Retail - Secured on real estate property	103,534	3,680	100,949	16,827	1,113	3,299	103,777	3,662	102,574	17,185	1,155	1,296
	Retail - Secured on real estate property - Of Which: SME	5,550	971	5,383	1,240	133	401	5,448	955	5,345	1,315	133	393
	Retail - Secured on real estate property - Of Which: non-SME	96,384	2,709	95,566	15,587	981	499	96,329	2,727	97,229	15,869	1,021	966
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	41,401	5,238	33,331	8,726	707	3,725	44,579	5,067	33,339	8,572	696	3,742
	Retail - Other Retail - Of Which: SME	15,322	3,332	12,985	2,884	462	3,358	21,596	3,305	12,144	2,709	444	2,295
	Retail - Other Retail - Of Which: non-SME	22,079	1,903	20,486	5,842	242	1,367	22,983	1,862	21,195	5,863	251	1,447
	Equity	7,576	43	7,559	26,161	3	0	8,610	100	8,610	30,384	3	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²			172,879						172,879				

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 IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach					IRB Approach						
		As of 31/03/2020		As of 30/06/2020			As of 31/03/2020		As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0
	Institutions	26,236	381	18,442	7,249	95	259	28,332	368	19,381	7,870	91	253
	Corporates	202,382	19,864	120,150	60,510	4,367	10,229	214,947	19,107	132,942	69,416	4,302	10,302
	Corporates - Of Which: Specialised Lending	9,476	1,104	8,008	3,887	274	656	9,456	1,027	7,868	3,512	269	572
	Corporates - Of Which: SME	71,071	11,714	49,428	29,369	2,657	6,552	73,562	11,361	50,139	27,824	2,585	6,583
	Retail	136,634	8,803	126,730	26,437	1,751	4,963	139,521	8,651	127,117	24,601	1,794	5,036
	Retail - Secured on real estate property	95,544	3,383	93,686	15,866	1,056	1,254	95,287	3,581	94,088	16,249	1,095	1,310
	Retail - Secured on real estate property - Of Which: SME	5,513	971	5,346	1,216	132	400	5,413	955	5,310	1,290	132	391
	Retail - Secured on real estate property - Of Which: non-SME	90,051	2,612	88,340	14,650	924	855	89,874	2,627	88,778	14,959	962	919
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	41,069	5,220	33,024	8,551	675	3,709	44,244	5,070	33,029	8,402	669	3,726
	Retail - Other Retail - Of Which: SME	19,028	3,323	12,568	2,715	434	2,346	21,300	3,193	11,866	2,546	418	2,282
	Retail - Other Retail - Of Which: non-SME	22,043	1,898	20,456	5,836	241	1,363	22,945	1,877	21,163	5,856	251	1,443
	Equity	7,464	83	7,447	26,743	3	0	8,141	100	8,141	29,015	3	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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					IRB Approach						
		As of 31/03/2020		As of 30/06/2020			As of 31/03/2020		As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0
	Institutions	2,660	0	1,162	564	0	0	2,357	0	1,045	543	0	2
	Corporates	23,096	50	11,499	4,600	12	66	22,794	35	10,076	4,330	8	75
	Corporates - Of Which: Specialised Lending	676	0	502	367	0	6	1,176	0	660	398	4	4
	Corporates - Of Which: SME	10	0	7	5	0	0	62	0	13	9	0	0
	Retail	43	1	43	47	0	0	44	1	44	44	0	0
	Retail - Secured on real estate property	41	1	41	6	0	0	41	0	41	6	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	41	1	41	6	0	0	41	0	41	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	3	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	2	0	2	0	0	0	3	0	3	0	0	0
	Equity	64	0	64	237	0	0	93	0	93	329	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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					IRB Approach						
		As of 31/03/2020		As of 30/06/2020			As of 31/03/2020		As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,196	0	4,380	626	0	6	5,505	0	4,113	593	0	5
	Corporates	7,579	107	2,793	1,362	26	36	7,892	61	2,715	1,406	15	29
	Corporates - Of Which: Specialised Lending	295	0	293	199	0	8	295	0	55	23	0	0
	Corporates - Of Which: SME	8	0	4	5	0	0	8	0	3	4	0	0
	Retail	23	1	22	47	0	1	25	1	24	5	0	1
	Retail - Secured on real estate property	21	0	20	4	0	0	23	0	22	5	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	21	0	20	4	0	0	23	0	22	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	1	2	0	0	0	2	1	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	3	1	2	0	0	0	2	1	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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					IRB Approach						
		As of 31/03/2020		As of 30/06/2020			As of 31/03/2020		As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,251	0	748	317	0	3	1,437	0	825	326	0	6
	Corporates	5,252	2	3,073	1,662	1	16	5,073	2	2,880	1,630	1	16
	Corporates - Of Which: Specialised Lending	5	0	3	1	0	0	5	0	3	2	0	0
	Corporates - Of Which: SME	8	1	8	1	0	0	8	0	8	1	0	0
	Retail	7	0	7	1	0	0	7	0	7	1	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	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	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	1	0	1	0	0	0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0										

2020 EU-wide Transparency Exercise

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	8	0	0	0	0	0	0	0
Corporates	5,151	88	4,318	2,185	5,149	80	4,277	2,142
Corporates - Of Which: Specialised Lending	977	14	936	900	977	5	928	891
Corporates - Of Which: SME	2,047	59	1,773	1,181	2,064	41	1,728	1,222
Retail	8,101	96	6,992	1,031	8,142	99	6,793	998
Retail - Secured on real estate property	7,805	84	7,805	862	7,916	87	7,916	835
Retail - Secured on real estate property - Of Which: SME	37	1	37	24	35	1	35	25
Retail - Secured on real estate property - Of Which: non-SME	7,769	83	7,769	838	7,881	86	7,881	810
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	295	12	276	168	296	12	277	163
Retail - Other Retail - Of Which: SME	295	12	276	168	296	12	277	163
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	2,907	0	1,658	505	2,212	0	1,459	419
Corporates	6,482	93	3,399	1,744	6,354	93	3,554	1,865
Corporates - Of Which: Specialised Lending	31	44	44	11	21	44	44	11
Corporates - Of Which: SME	23	1	17	17	21	33	30	28
Retail	31	1	30	7	31	1	31	7
Retail - Secured on real estate property	29	1	29	6	29	1	29	7
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	29	1	29	6	29	1	29	7
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	2	0	1	0	2	0	1	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	1	0	1	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	4,105	0	1,820	243	4,329	0	1,383	206
Corporates	6,560	0	4,385	2,259	6,304	0	3,756	2,160
Corporates - Of Which: Specialised Lending	488	0	425	203	357	0	345	145
Corporates - Of Which: SME	6	0	6	3	6	0	6	2
Retail	113	3	112	18	114	4	113	18
Retail - Secured on real estate property	106	2	106	17	107	3	106	17
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	106	2	106	17	107	3	106	17
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	7	0	6	0	7	0	6	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	7	0	6	0	7	0	6	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	17	0	0	0	17	0	0	0
Corporates	336	0	193	111	333	0	170	107
Corporates - Of Which: Specialised Lending	78	0	63	28	77	0	63	28
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	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
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	274	0	188	18	262	0	168	63
Corporates	6,503	1	4,400	2,470	6,596	49	4,606	2,433
Corporates - Of Which: Specialised Lending	292	0	277	144	292	0	292	103
Corporates - Of Which: SME	126	0	126	177	127	0	127	221
Retail	10	0	10	2	10	0	10	2
Retail - Secured on real estate property	9	0	9	2	9	0	9	2
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	9	0	9	2
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	1	0	1	0	1	0	1	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	1	0	1	0
Equity	41	0	41	152	8	0	8	31
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	525	0	262	134	1	948	0	301
Corporates	5,640	0	3,233	1,536	3	5,778	0	3,230
Corporates - Of Which: Specialised Lending	314	0	249	102	1	372	0	307
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	16	0	15	3	16	0	15	3
Retail - Secured on real estate property	15	0	15	3	15	0	14	3
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	15	0	15	3	15	0	14	3
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	1	0	1	0	1	0	1	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	1	0	1	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2020

Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		30	30	0	0	30	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	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	15	15	0	0	15	0	0	0	0	0	0	0	0	0	
Total	45	45	0	0	45	0	0	0	0	0	0	0	0	0	
[0 - 3M [France	5	5	5	0	0	0	0	0	0	0	0	0	0	25
[3M - 1Y [		6	6	6	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		60	60	7	0	53	0	0	0	0	0	0	0	0
[2Y - 3Y [		544	544	212	0	304	0	0	0	0	0	0	0	0
[3Y - 5Y [		201	201	83	0	110	0	0	0	0	0	0	0	0
[5Y - 10Y [	2,390	2,390	105	0	1,478	0	807	0	0	0	0	0	0	0
[10Y - more	2,949	2,949	213	0	1,477	0	1,259	0	0	0	0	0	0	0	
Total	6,154	6,154	631	0	3,423	2,100	0	0	0	0	0	0	0	0	
[0 - 3M [Germany	5	5	0	0	0	0	0	0	0	0	0	0	0	15
[3M - 1Y [		22	22	22	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		484	484	469	0	15	0	0	0	0	0	0	0	0
[2Y - 3Y [		134	134	21	0	113	0	0	0	0	0	0	0	0
[3Y - 5Y [		917	917	86	0	830	0	0	0	0	0	0	0	0
[5Y - 10Y [	944	944	26	0	700	0	217	0	0	0	0	0	0	0
[10Y - more	669	669	63	0	287	0	319	0	0	0	0	0	0	0	
Total	3,175	3,174	692	0	1,946	536	0	0	0	0	0	0	0	0	
[0 - 3M [Croatia	24	24	0	0	23	0	0	0	0	0	0	3	0	133
[3M - 1Y [		990	988	0	0	960	0	28	0	0	0	0	24	0
[1Y - 2Y [		92	92	0	0	0	0	3	0	0	0	0	0	0
[2Y - 3Y [		46	46	0	0	44	0	2	0	0	0	0	0	0
[3Y - 5Y [		568	567	1	0	103	0	463	0	103	558	0	0	0
[5Y - 10Y [	635	634	1	0	11	0	622	0	0	0	0	1	0	
[10Y - more	16	16	3	0	14	0	0	0	0	0	0	48	0		
Total	2,371	2,366	5	0	1,164	1,197	0	0	103	558	0	77	0		
[0 - 3M [Greece	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 [	3	3	3	0	0	0	0	0	0	0	0	0	0	
[10Y - more	4	4	4	0	0	0	0	0	0	0	0	0	0		
Total	16	16	16	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Hungary	100	100	2	0	97	0	0	0	0	0	0	12	0	36
[3M - 1Y [		186	186	2	0	184	0	0	0	0	0	0	0	0
[1Y - 2Y [		96	96	0	0	96	0	0	0	0	0	0	0	0
[2Y - 3Y [		171	171	0	0	171	0	0	0	0	0	0	0	0
[3Y - 5Y [		384	384	1	0	382	0	1	0	0	0	0	0	0
[5Y - 10Y [	74	74	1	0	69	0	3	0	0	0	0	0	0	
[10Y - more	2	2	2	0	0	0	0	0	0	0	0	0	0		
Total	1,013	1,013	8	0	999	5	0	0	0	0	0	12	0		
[0 - 3M [Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	5
[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 [		15	15	0	0	15	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 [	820	820	0	0	284	0	536	0	0	0	0	0	0	
[10Y - more	434	434	61	0	232	0	141	0	0	0	0	0	0		
Total	1,269	1,269	61	0	531	676	0	0	0	0	0	0	0		
[0 - 3M [Italy	3,652	3,420	2,554	0	200	0	896	0	0	0	0	4,636	1	17,228
[3M - 1Y [		7,655	6,901	2,233	0	3,176	0	2,219	0	7	59	0	734	0
[1Y - 2Y [		2,711	2,214	1,058	0	1,260	0	393	0	13	110	0	2	0
[2Y - 3Y [		2,520	2,393	126	0	1,814	0	578	0	0	0	0	5	0
[3Y - 5Y [		8,330	7,487	2,704	0	3,802	0	1,816	0	44	150	5	10	0
[5Y - 10Y [	14,226	11,796	3,207	0	5,800	0	5,203	0	7,543	6,467	6	596	0	
[10Y - more	20,179	18,942	3,240	0	3,182	0	611	0	131	1,061	131	388	2		
Total	59,272	52,254	15,123	0	19,224	24,757	8,219	8,153	142	1,062	6,371	3	0		
[0 - 3M [Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	29
[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 [	34	34	0	0	34	0	0	0	0	0	0	112	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	34	34	0	0	0	34	0	0	0	0	0	112	0		



2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2020

(min EUR)		Direct exposures													Risk weighted exposure amount						
		On balance sheet						Derivatives				Off balance sheet									
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount					Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [	Lithuania																			
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																					
Total																					
[0 - 3M [	Luxembourg	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [15	15	15	0	15	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	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	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	0	0	0	0	0
[5Y - 10Y [107	107	0	0	107	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	0	0	0	0	0	
Total	124	124	15	0	109	0	0	2	0	0	0	0	0	0	4	0	0	0	40		
[0 - 3M [	Malta																			
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																					
Total																					
[0 - 3M [	Netherlands	0	0	0	0	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	0	0	0	0
[1Y - 2Y [		0	0	0	0	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	0	0	0	0
[3Y - 5Y [		31	31	31	0	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		456	456	82	0	321	53	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	144	144	89	0	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	631	631	202	0	377	53	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Poland	0	0	0	0	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	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		48	48	0	0	45	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		32	32	0	0	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	17	17	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	106	106	0	0	62	44	0	0	0	0	0	0	0	0	19	0	0	0	5		
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	1	1	0	1	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	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		74	74	74	0	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		462	462	375	0	87	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	522	522	31	0	490	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	1,059	1,059	481	0	490	87	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		104	104	0	0	104	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		85	85	0	0	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		27	27	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		17	17	0	0	15	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		96	96	1	0	34	61	0	0	0	0	0	0	0	0	50	0	0	0	0
[10Y - more	55	55	2	0	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	386	386	3	0	319	64	0	0	0	0	0	0	0	50	0	0	0	0	9		
[0 - 3M [	Slovakia	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		424	424	94	0	323	8	0	0	0	0	0	0	0	0	1	0	0	0	0
[1Y - 2Y [		7	7	0	0	7	0	0	0	0	0	0	0	0	0	16	0	0	0	0
[2Y - 3Y [		8	8	0	0	8	0	0	0	0	0	0	0	0	0	1	0	0	0	0
[3Y - 5Y [		135	134	0	0	122	13	0	0	0	0	0	0	0	0	1	0	0	0	0
[5Y - 10Y [		578	577	10	0	462	105	0	0	0	0	0	0	0	0	3	0	0	0	0
[10Y - more	237	235	15	0	229	91	0	0	0	0	0	0	0	0	1	0	0	0	0		
Total	1,390	1,387	119	0	1,036	232	0	0	0	0	0	0	0	33	0	0	0	0	155		
[0 - 3M [	Slovenia	0	0	0	0	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	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		21	21	21	0	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		8	8	0	0	8	0	0	0	0	0	0	0	0	0	4	0	0	0	0
[5Y - 10Y [		8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	104	104	104	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0		
Total	140	140	125	0	8	8	0	0	0	0	0	0	0	14	0	0	0	0	5 </		



2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2020

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures	
Carrying amount	Notional amount									Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Spain	691	691	9	0	683	0	0	0	0	0	0	0	0	5
[3M - 1Y [835	835	135	0	699	0	0	0	0	0	0	0	0	
[1Y - 2Y [464	464	119	0	330	15	0	0	0	0	0	0	0	
[2Y - 3Y [767	767	350	0	391	26	0	0	0	0	0	0	0	
[3Y - 5Y [2,164	2,164	190	0	1,950	23	0	0	0	0	0	0	0	
[5Y - 10Y [8,153	8,152	799	0	6,100	1,253	0	0	0	0	0	0	0	
[10Y - more		4,697	4,697	1,071	0	2,333	1,293	0	0	0	0	0	0	0	
Total	17,771	17,769	2,674	0	12,485	2,610	0	0	0	0	0	0	0		
[0 - 3M [Sweden	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more		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 - 3M [United Kingdom	9	9	0	0	9	0	0	0	0	0	0	0	0	0
[3M - 1Y [		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
[2Y - 3Y [		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
[5Y - 10Y [		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		
Total	9	9	0	0	9	0	0	0	0	0	0	0	0		
[0 - 3M [Iceland	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more		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 - 3M [Liechtenstein	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more		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 - 3M [Norway	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more		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 - 3M [Australia	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
[1Y - 2Y [		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
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		56	56	0	0	56	0	0	0	0	0	0	0
[10Y - more		247	247	11	0	236	0	0	0	0	0	0	0		
Total	303	303	11	0	292	0	0	0	0	0	0	0	0		
[0 - 3M [Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	46
[3M - 1Y [		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
[2Y - 3Y [		68	68	0	0	68	0	0					



2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2020

		Direct exposures												Off balance sheet		Risk weighted exposure amount
		On balance sheet				Derivatives				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)	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions							
				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			
[0 - 3M [Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
[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 [		1,906	1,906	0	0	1,906	0	0	0	0	0	0	0	0
[5Y - 10Y [		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		
Total		1,906	1,906	0	0	1,906	0	0	0	0	0	0	0	0		
[0 - 3M [U.S.	32	32	5	27	0	0	0	0	0	0	0	0	0	1	
[3M - 1Y [		107	107	12	95	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		483	483	60	423	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 [		1,201	1,201	19	1,181	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		3,480	3,480	18	3,462	0	0	0	0	0	0	0	0	0
[10Y - more	3,345	3,345	16	2,991	338	0	0	0	0	0	0	0	0	0		
Total		8,648	8,648	130	8,179	338	0	0	0	0	0	0	0	0		
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	26	
[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 [		2	2	0	2	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		9	9	0	9	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		127	127	4	51	71	0	0	0	0	0	0	0	0
[10Y - more	44	44	0	42	0	0	0	0	0	0	0	0	0	0		
Total		181	181	14	94	73	0	0	0	0	0	0	67	0		
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
[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	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		
Total		2	2	0	2	0	0	0	0	0	0	0	0	0		
[0 - 3M [Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	112	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		10	10	0	10	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		58	58	0	58	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		29	29	6	15	9	0	0	0	0	0	0	0	0
[5Y - 10Y [		141	141	26	18	97	0	0	0	0	0	0	0	0
[10Y - more	155	155	0	155	0	0	0	0	0	0	0	0	0	0		
Total		392	392	31	255	106	0	0	0	0	0	0	71	0		
[0 - 3M [Other Central and eastern Europe countries non EEA	7	7	3	3	0	0	0	0	0	0	0	0	0	1,174	
[3M - 1Y [		565	557	2	331	224	0	0	0	0	0	0	0	0
[1Y - 2Y [		334	332	5	323	5	0	0	0	0	0	0	0	0
[2Y - 3Y [		10	8	0	7	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		413	412	0	243	169	0	0	0	0	0	0	0	0
[5Y - 10Y [		442	441	3	100	336	0	0	0	0	0	0	0	0
[10Y - more	25	25	1	0	0	0	0	0	0	0	0	0	0	0		
Total		1,771	1,759	14	1,001	742	0	0	0	0	0	0	0	0		
[0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	692	
[3M - 1Y [		894	893	0	0	893	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 [		761	761	0	761	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		3,334	3,333	1	59	3,273	103	2,800	0	0	0	0	0	0
[10Y - more	281	281	0	81	200	0	0	0	0	0	0	0	0	0		
Total		5,270	5,269	1	140	5,128	103	2,800	0	0	0	0	477	0		
[0 - 3M [Latin America and the Caribbean	20	20	0	20	0	0	0	0	0	0	0	0	0	317	
[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 [		38	38	0	7	31	0	0	0	0	0	0	0	0
[5Y - 10Y [		612	612	10	158	444	0	0	0	0	0	0	0	0
[10Y - more	235	235	1	234	0	0	0	0	0	0	0	0	0	0		
Total		906	905	11	419	475	0	1	0	0	0	0	394	0		

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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				
[0 - 3M [Africa	33	23	0	0	0	23	0	0	0	0	0	0	0	313
[3M - 1Y [		4	4	0	0	0	4	0	0	0	0	0	0	0
[1Y - 2Y [		4	4	0	0	0	4	0	0	0	0	0	0	0
[2Y - 3Y [		21	21	1	0	0	21	0	0	0	0	0	0	0
[3Y - 5Y [		84	84	1	0	0	83	0	0	0	0	0	6	0
[5Y - 10Y [		357	357	2	0	55	300	0	0	0	0	0	238	0
[10Y - more	255	255	1	0	87	167	0	0	0	0	0	225	0		
Total		759	748	5	0	143	600	0	0	0	0	470	0		
[0 - 3M [Others	154	154	140	13	0	0	0	0	0	0	0	65	0	279
[3M - 1Y [		70	69	0	0	69	0	0	5	0	0	0	0	0
[1Y - 2Y [		69	69	0	0	69	0	0	7	75	0	500	0	0
[2Y - 3Y [		63	63	0	0	63	0	0	0	0	0	0	0	0
[3Y - 5Y [		500	500	0	0	450	49	60	66	0	0	0	0	0
[5Y - 10Y [		847	846	0	0	710	137	388	933	1,083	1,557	130	0	0
[10Y - more	66	66	0	0	60	6	2,086	3,513	445	1,052	25	0	0		
Total		1,769	1,767	140	0	1,434	192	2,541	4,591	1,546	3,109	220	0		

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 counterparties 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 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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Intesa Sanpaolo S.p.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									46,486	0	0	0	0	6	0	0	0	
Debt securities (including at amortised cost and fair value)	106,604	0	129	129	146	94	0	0	110,993	8	128	128	128	139	93	93	0	
Central banks	59	0	0	0	3	0	0	0	41	0	0	0	0	4	0	0	0	
General governments	77,903	0	23	23	111	2	0	0	82,965	1	22	22	22	68	2	2	0	
Credit institutions	8,288	0	0	0	8	0	0	0	8,207	7	0	0	0	21	0	0	0	
Other financial corporations	15,906	0	71	71	16	70	0	0	15,207	0	70	70	70	31	69	69	0	
Non-financial corporations	4,448	0	36	36	9	22	0	0	4,573	0	36	36	36	14	22	22	0	
Loans and advances (including at amortised cost and fair value)	490,691	1,391	30,503	30,503	1,632	16,220	10,613	436,111	2,345	30,176	30,176	30,107	2,227	15,887	15,866	10,713		
Central banks	33,628	0	0	0	5	0	0	0	2,032	0	0	0	0	1	0	0	0	
General governments	18,291	239	330	330	57	95	1	18,143	316	331	331	331	50	93	93	3		
Credit institutions	39,198	0	97	97	18	17	0	18,100	0	92	92	92	17	18	18	0		
Other financial corporations	57,916	150	685	685	94	357	218	50,076	108	671	671	646	135	362	350	219		
Non-financial corporations	196,007	544	22,650	22,650	937	12,456	7,741	199,785	1,151	22,045	22,045	22,002	1,315	12,075	12,067	7,675		
of which: small and medium-sized enterprises at amortised cost	77,996	394	16,385	16,385	507	9,294	6,117	81,284	450	15,962	15,962	15,962	716	8,961	8,961	6,058		
of which: Loans collateralised by commercial immovable property at amortised cost	40,396	208	9,221	9,221	360	3,849	5,185	38,323	333	8,889	8,889	8,889	442	3,833	3,833	4,922		
Households	145,650	458	6,741	6,741	522	3,294	2,653	147,975	770	7,036	7,036	7,035	708	3,339	3,339	2,816		
of which: Loans collateralised by residential immovable property at amortised cost	104,342	145	2,878	2,878	191	863	1,974	104,547	460	3,267	3,267	3,267	269	1,001	1,001	2,225		
of which: Credit for consumption at amortised cost	17,434	108	1,109	1,109	162	712	34	17,356	121	1,156	1,156	1,156	234	757	757	44		
DEBT INSTRUMENTS other than HFT	597,295	1,391	30,632	30,632	1,778	16,314	10,613	593,590	2,353	30,304	30,304	30,235	2,372	15,980	15,959	10,713		
OFF-BALANCE SHEET EXPOSURES	250,534		2,426	2,426	163	284	502	261,966		2,329	2,329	2,329	223	264	264	478		

¹⁾ 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

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)

⁴⁾ 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	65	0	1	0	0		62	0	1	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	65	0	1	0	0		62	0	1	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		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	12,593	7,037	3,046	2,856	7,061		13,152	7,107	3,142	2,906	7,393	3,225
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	339	65	42	37	0		419	65	39	33	0	0
Credit institutions	93	93	13	13	0		89	88	13	13	0	0
Other financial corporations	408	229	177	174	113		447	229	184	178	173	32
Non-financial corporations	9,547	5,540	2,447	2,302	5,330		9,686	5,451	2,482	2,300	5,395	2,435
of which: small and medium-sized enterprises at amortised cost	5,563	3,547	1,562	1,469	3,589		5,722	3,536	1,640	1,521	3,683	
Households	2,206	1,110	366	330	1,617		2,511	1,273	423	381	1,825	758
DEBT INSTRUMENTS other than HFT	12,659	7,037	3,047	2,856	7,061		13,214	7,107	3,143	2,906	7,393	
Loan commitments given	554	180	7	6	126		571	185	9	7	136	52
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice								1,458				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								1,589				

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Intesa Sanpaolo S.p.A.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	3,688	461	3,667	284	0	3,624	450	450	3,602	273	0	
B Mining and quarrying	3,758	163	3,758	139	0	4,776	203	203	4,776	155	0	
C Manufacturing	51,554	5,764	51,354	3,374	0	57,751	5,581	5,581	57,549	3,461	0	
D Electricity, gas, steam and air conditioning supply	8,813	239	8,794	188	0	9,396	232	232	9,383	221	0	
E Water supply	1,602	134	1,602	97	0	1,683	125	125	1,683	92	0	
F Construction	17,594	5,400	17,556	3,172	1	17,824	5,304	5,304	17,816	3,056	1	
G Wholesale and retail trade	29,533	3,135	29,502	2,023	0	31,444	3,103	3,103	31,414	2,064	0	
H Transport and storage	11,462	917	11,462	620	0	12,918	915	915	12,918	630	0	
I Accommodation and food service activities	5,451	772	5,447	430	2	5,974	762	762	5,969	471	2	
J Information and communication	6,638	279	6,638	176	0	7,751	224	224	7,750	175	0	
K Financial and insurance activities	3,486	140	3,486	64	0	5,032	193	193	5,032	99	0	
L Real estate activities	16,281	3,391	16,048	1,686	4	16,369	3,308	3,308	16,119	1,682	4	
M Professional, scientific and technical activities	12,217	822	12,098	465	0	13,125	767	767	13,035	416	0	
N Administrative and support service activities	3,827	458	3,827	297	0	4,299	450	450	4,299	296	0	
O Public administration and defence, compulsory social security	4	0	4	0	0	4	0	0	4	0	0	
P Education	184	22	184	13	0	199	23	23	199	12	0	
Q Human health services and social work activities	1,799	111	1,799	75	0	1,903	114	114	1,903	81	0	
R Arts, entertainment and recreation	923	146	923	75	0	1,007	146	146	1,007	80	0	
S Other services	17,192	295	17,180	208	0	4,705	146	146	4,703	117	0	
Loans and advances	196,007	22,650	195,328	13,385	7	199,785	22,045	22,045	199,162	13,382	8	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.



2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Intesa Sanpaolo S.p.A.

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	436,111	405,935	2,345	30,176	3,607
Of which secured	273,672	252,530	1,256	21,141	2,329
Of which secured with immovable property	154,914	141,007	820	13,907	1,653
Of which instruments with LTV higher than 60% and lower or equal to 80%	53,308	50,874		2,434	329
Of which instruments with LTV higher than 80% and lower or equal to 100%	14,300	12,640		1,660	157
Of which instruments with LTV higher than 100%	11,783	6,665		5,118	474
Accumulated impairment for secured assets	11,494	1,354	35	10,140	568
Collateral					
Of which value capped at the value of exposure	187,539	179,030	908	8,509	1,363
Of which immovable property	144,883	136,758	790	8,126	1,273
Of which value above the cap	217,777	201,119	1,013	16,658	2,321
Of which immovable property	204,222	188,182	946	16,040	2,114
Financial guarantees received	52,223	50,019	234	2,204	287
Accumulated partial write-off	-9,383	0	0	-9,383	-181

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
Intesa Sanpaolo S.p.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing				Non-performing			Performing				Non-performing			Inflows to non-performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days		
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	1,056,154	52,348														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		46,380	45,848	102	10,577	531	101	339	698	529	11	385	169	58	87	128
of which: Households		17,856	17,648	33	3,353	208	17	159	245	188	2	146	56	12	33	54
of which: Collateralised by residential immovable property		12,601	12,476	16	2,337	126	4	113	109	88	1	73	21	2	18	33
of which: Non-financial corporations		26,611	26,320	31	6,130	291	73	149	418	318	4	220	100	37	42	74
of which: Small and Medium-sized Enterprises		20,680	20,483	24	5,308	197	15	119	327	268	2	196	59	11	31	70
of which: Collateralised by commercial immovable property		11,055	10,894	5	2,622	161	43	81	204	167	0	122	37	14	18	38

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.