

COMUNICATO STAMPA

INTESA SANPAOLO: 2015 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 24 novembre 2015 – Intesa Sanpaolo prende atto degli annunci effettuati oggi dall’Autorità Bancaria Europea e dalla Banca Centrale Europea in merito alle informazioni dell’*EU-wide Transparency Exercise 2015* e all’adempimento della decisione del Consiglio delle Autorità di Vigilanza dell’EBA.

Informazioni di background sul 2015 EU-wide Transparency Exercise

Nell’incontro del 24 febbraio 2015 il Consiglio delle Autorità di Vigilanza dell’EBA ha deciso di condurre un *Transparency Exercise* nel 2015. Nell’incontro tenutosi lo scorso aprile, il Consiglio ha definito metodologia e ambito dell’esercizio di trasparenza da condurre in settembre-novembre 2015 al fine di assicurare al mercato un livello di informazione sufficiente e adeguato. Tra maggio e luglio 2015 si è dato corso a una fase di prova con le banche partecipanti per definire il processo e i prospetti.

La raccolta dei dati attinge il più possibile alle informazioni periodicamente fornite all’EBA nel quadro delle segnalazioni di vigilanza (*FINREP*, *COREP*) e la maggior parte dei prospetti è stata compilata a livello centrale dall’EBA e successivamente inoltrata per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni *COREP/FINREP*. L’unica eccezione a tale processo riguarda i prospetti relativi alle Esposizioni al Rischio Sovrano e al *Leverage Ratio* che le banche hanno provveduto a compilare direttamente.

Investor Relations
+39.02.87943180
investor.relations@intesaspaolo.com

Media Relations
+39.02.87962326
stampa@intesaspaolo.com

group.intesaspaolo.com



2015 EU-wide Transparency Exercise

Bank Name	Intesa Sanpaolo SpA
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT

2015 EU-wide Transparency Exercise

Capital

Intesa Sanpaolo SpA

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



2015 EU-wide Transparency Exercise

Risk exposure amounts

Intesa Sanpaolo SpA

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

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



2015 EU-wide Transparency Exercise

P&L

Intesa Sanpaolo SpA

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

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



2015 EU-wide Transparency Exercise

Market Risk

Intesa Sanpaolo SpA

	SA		IM										IM										
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015										
	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			
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)																							
Traded Debt Instruments	1,908	1,718	120	33	521	134							189	57	634	129							
Of which: General risk	129	124	47	13	132	35							71	19	146	28							
Of which: Specific risk	1,779	1,594	73	20	388	99							118	38	488	101							
Equities	1,127	980	71	16	140	33							168	26	209	40							
Of which: General risk	141	89	0	0	0	0							0	0	0	0							
Of which: Specific risk	187	121	71	16	140	33							168	26	209	40							
Foreign exchange risk	1,132	880	0	0	0	0							0	0	0	0							
Commodities risk	0	0	31	8	138	42							34	11	150	28							
Total	4,168	3,579	131	30	505	138	348	316	0	0	0	12,307	238	52	505	119	270	213	0	0	0	12,652	

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo SpA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	91,635	93,972	12,380		102,772	104,802	16,394	
	Regional governments or local authorities	17,278	13,880	2,974		16,203	13,304	2,906	
	Public sector entities	8,492	4,239	4,127		8,014	4,945	4,842	
	Multilateral Development Banks	2,585	2,551	0		3,278	3,285	0	
	International Organisations	91	91	0		52	52	0	
	Institutions	106,491	29,403	13,431		126,676	31,145	15,248	
	Corporates	41,219	25,226	23,803		43,869	26,326	24,905	
	of which: SME	7,986	5,355	5,057		8,233	5,334	5,051	
	Retail	33,720	26,161	19,174		35,829	28,709	21,099	
	of which: SME	3,228	2,705	1,582		3,135	2,395	1,514	
	Secured by mortgages on immovable property	4,949	4,876	1,948		4,807	4,825	1,905	
	of which: SME	1,837	1,800	686		1,692	1,661	632	
	Exposures in default	10,180	4,241	5,063	5,620	10,141	4,296	5,049	5,512
	Items associated with particularly high risk	567	503	755		264	182	273	
	Covered bonds	960	960	168		314	314	44	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	1	
	Collective investments undertakings (CIU)	2,285	1,829	1,729		2,670	2,306	2,231	
	Equity	7,932	7,876	12,354		7,618	7,600	12,261	
Securitisation	1,672	1,669	2,687		2,155	2,139	3,169		
Other exposures	11,996	11,965	5,934		9,701	9,675	5,756		
Standardised Total²	342,054	229,444	106,517	6,764	374,456	243,908	116,084	6,581	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
ITALY	Central governments or central banks	67,527	69,864	11,740		65,273	67,258	11,330	
	Regional governments or local authorities	16,084	12,561	2,551		15,090	12,075	2,458	
	Public sector entities	7,679	4,019	3,989		7,206	4,743	4,709	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38,236	8,647	4,871		47,703	11,071	6,357	
	Corporates	17,880	8,351	8,186		17,918	8,312	8,156	
	of which: SME	5,424	3,228	3,092		5,922	3,415	3,275	
	Retail	26,330	19,817	14,518		29,274	22,175	16,302	
	of which: SME	2,351	1,936	1,107		2,282	1,853	1,060	
	Secured by mortgages on immovable property	3,203	3,159	1,310		3,282	3,242	1,316	
	of which: SME	1,628	1,600	607		1,498	1,474	557	
	Exposures in default	5,566	2,217	2,706	3,091	5,859	2,433	2,896	3,147
	Items associated with particularly high risk	433	424	635		117	108	162	
	Covered bonds	624	624	132		112	112	22	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	0	
	Collective investments undertakings (CIU)	1,713	1,343	1,328		2,093	1,797	1,778	
	Equity	7,518	7,465	11,651		7,201	7,196	11,617	
Securitisation									
Other exposures	10,141	10,141	4,931		7,971	7,971	4,791		
Standardised Total²	101,411	101,411	49,311	3,568	101,411	101,411	49,311	3,552	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	3,044	2,574	121		4,523	4,124	110	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	254	232	0		272	253	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,112	1,352	690		4,329	2,194	1,125	
	Corporates	1,970	1,110	729		1,685	575	472	
	of which: SME	9	4	4		5	3	3	
	Retail	3	3	2		41	39	29	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	10	15	1	9	0	0	9
	Items associated with particularly high risk	17	17	25		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
Securitisation									
Other exposures	105	105	33		11	11	11		
Standardised Total²	105	105	33	30	11	11	11	38	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	860	53	0		1,352	483	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,337	5,767	1,922		22,327	6,188	1,889	
	Corporates	1,427	862	862		1,831	1,470	1,100	
	of which: SME	4	3	3		4	3	3	
	Retail	7	6	4		14	7	5	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	4	5	2		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	0	1	16	17	0	0	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	55	55	5		54	54	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	13	13	15		12	12	13	
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	16,337	5,767	1,922	27	22,327	6,188	1,889	29	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure 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
FRANCE	Central governments or central banks	2,912	2,974	0		5,614	5,614	10	
	Regional governments or local authorities	138	138	28		134	134	27	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,385	1,687	724		5,744	1,228	532	
	Corporates	652	304	304		885	436	436	
	of which: SME	29	1	1		29	1	1	
	Retail	4	4	3		4	3	3	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	186	186	19		89	89	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	7		7	7	7	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1	1	1		3	3	3		
Standardised Total²				12				9	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure 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
SLOVAKIA	Central governments or central banks	1,621	1,621	0		1,554	1,554	179	
	Regional governments or local authorities	130	124	25		120	110	22	
	Public sector entities	11	10	10		13	13	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	170	143	59		127	107	53	
	Corporates	590	496	496		636	481	481	
	of which: SME	0	0	0		0	0	0	
	Retail	2,257	1,855	1,391		2,264	1,879	1,409	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	198	67	68	132	208	67	68	141
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	258	258	155		257	257	166		
Standardised Total²				210				217	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure 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
GERMANY	Central governments or central banks	3,219	3,404	0		7,289	7,465	0	
	Regional governments or local authorities	39	39	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,083	1,174	462		2,218	1,095	445	
	Corporates	1,179	958	511		1,584	1,289	850	
	of which: SME	4	2	2		7	2	2	
	Retail	45	43	32		44	42	32	
	of which: SME	2	1	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				8				11	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure 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
CROATIA	Central governments or central banks	2,528	3,258	32		2,629	3,393	99	
	Regional governments or local authorities	162	191	159		159	181	152	
	Public sector entities	638	65	11		649	64	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	190	84	57		220	121	62	
	Corporates	5,691	4,701	4,716		5,759	4,779	4,793	
	of which: SME	994	823	822		1,009	853	853	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	441	439	154		514	510	179	
	of which: SME	8	7	3		8	7	3	
	Exposures in default	1,037	511	594	507	1,004	502	573	481
	Items associated with particularly high risk	4	4	6		4	4	6	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	24	24	30		32	32	44	
Equity	3	0	0		3	3	3		
Securitisation	0	0	0		0	0	0		
Other exposures	383	358	179		420	400	173		
Standardised Total²				617				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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure 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
CHINA	Central governments or central banks	99	69	69		51	21	21	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,739	2,841	876		8,287	1,182	379	
	Corporates	31	20	20		22	13	13	
	of which: SME	7	2	2		3	0	0	
	Retail	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	55	55	137		65	65	163		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
SPAIN	Central governments or central banks	1,701	1,701	0		4,967	4,967	0	
	Regional governments or local authorities	430	428	86		406	405	81	
	Public sector entities	15	15	12		41	41	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,689	435	310		1,694	461	403	
	Corporates	185	162	162		226	200	200	
	of which: SME	8	6	6		9	6	6	
	Retail	1	1	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	59	59	59		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	73	73	73		90	90	90		
Standardised Total²				7				8	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure 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
NETHERLANDS	Central governments or central banks	46	46	0		702	702	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,312	208	99		1,047	227	93	
	Corporates	653	457	237		783	630	363	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	0	0	7	7	0	0	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	63	63	6		48	48	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				8				9	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Intesa Sanpaolo SpA

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	317,421	44,684	201,815	103,523	1,108	20,559	322,168	44,919	205,356	104,400	1,150	
	Corporates - Of Which: Specialised Lending	20,247	3,216	17,522	12,054	0	1,099	20,048	3,107	17,000	12,281	0	
	Corporates - Of Which: SME	95,904	25,677	72,675	31,462	755	13,289	95,312	26,613	72,819	30,228	875	
	Retail	92,488	11,223	85,595	13,888	0	5,758	90,469	11,592	83,707	13,391	1	
	Retail - Secured on real estate property	70,234	5,616	70,104	10,870	0	1,752	68,223	5,832	68,108	10,485	1	
	Retail - Secured on real estate property - Of Which: SME	6,397	1,581	6,340	942	0	536	6,210	1,663	6,159	905	0	
	Retail - Secured on real estate property - Of Which: non-SME	63,837	4,036	63,763	9,928	0	1,216	62,013	4,169	61,949	9,580	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	22,255	5,607	15,491	3,019	0	4,006	22,247	5,760	15,599	2,906	0	
	Retail - Other Retail - Of Which: SME	22,255	5,607	15,491	3,019	0	4,006	22,247	5,760	15,599	2,906	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	1,402	195	1,402	4,193	583	0	1,901	173	1,901	5,836	516	
Securitisation	2,340	0	2,340	1,752	0	0	3,148	0	2,977	1,565	2		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total				123,356						125,192			

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	244,097	42,989	163,598	81,011	1,101	19,532	241,701	43,531	164,014	78,506	1,138	
	Corporates - Of Which: Specialised Lending	15,348	3,065	13,194	8,488	0	987	14,780	2,891	12,577	8,332	0	
	Corporates - Of Which: SME	94,402	25,583	71,388	30,537	725	13,203	93,559	26,521	71,334	29,156	863	
	Retail	88,759	11,139	81,854	13,099	0	5,706	86,520	11,508	79,776	12,600	1	
	Retail - Secured on real estate property	66,714	5,544	66,588	10,199	0	1,714	64,505	5,761	64,391	9,809	1	
	Retail - Secured on real estate property - Of Which: SME	6,397	1,580	6,239	942	0	535	6,161	1,661	6,111	870	0	
	Retail - Secured on real estate property - Of Which: non-SME	60,317	3,963	60,249	9,257	0	1,179	58,344	4,100	58,280	8,938	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	22,045	5,595	15,277	2,900	0	3,993	22,016	5,747	15,385	2,791	0	
	Retail - Other Retail - Of Which: SME	22,045	5,595	15,277	2,900	0	3,993	22,016	5,747	15,385	2,791	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	1,107	195	1,107	3,393	583	0	1,634	173	1,634	5,165	516	
Securitisation	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		
IRB Total													

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

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

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

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

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

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

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

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

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

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,365	41	2,596	1,711	30	5,297	25	2,665	1,687	0	32
	Corporates - Of Which: Specialised Lending	51	0	47	167	5	51	0	47	168	4	11
	Corporates - Of Which: SME	12	1	9	7	1	12	1	8	5	0	1
	Retail	10	1	10	2	0	9	1	9	2	0	0
	Retail - Secured on real estate property	10	1	9	2	0	9	1	9	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	1	9	2	0	9	1	9	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

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

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

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

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

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

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

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

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



2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: FVO (designated at fair value through profit&loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	78	0	78	0
[3M - 1Y]		21	0	21	0	0	21	0	0	0	0	0	0	8	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0	0	0	0	0	23	0	39	-1
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	8	0	8	0
[3Y - 5Y]		0	0	-21	0	0	-21	0	0	0	0	0	0	8	0	0	0
[5Y - 10Y]		419	0	408	416	0	-8	0	0	0	0	0	0	0	0	0	0
[10Y - more]		8	0	5	0	0	3	0	0	0	0	0	0	0	0	0	0
Total		450	0	418	416	0	-2	0	0	0	0	0	0	126	0	126	-1
[0 - 3M]		3	0	3	3	0	0	0	0	0	0	0	0	29	0	25	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	45	0	49	0
[1Y - 2Y]		2	0	2	2	0	0	0	0	0	0	0	0	127	2	127	-2
[2Y - 3Y]		16	0	16	16	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		370	0	370	343	0	27	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		567	0	561	567	0	-6	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
Total		959	0	953	931	0	22	0	0	0	0	0	0	201	2	201	-2
[0 - 3M]		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
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0	0	0	0	0	8	0	8	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	-2	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		12	12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		29	28	27	0	0	-2	0	0	0	0	0	0	8	0	8	0
[0 - 3M]		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
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		21	2	21	0	0	19	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		112	4	112	0	0	108	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		78	0	78	30	0	48	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		222	10	222	30	0	182	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		1	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		43	1	38	0	0	37	0	0	0	0	0	0	103	1	103	0
[1Y - 2Y]		413	1	409	0	0	407	0	0	0	0	0	0	394	1	387	-1
[2Y - 3Y]		10	1	10	0	0	8	0	0	0	0	0	0	888	2	904	-2
[3Y - 5Y]		674	3	662	584	0	26	0	0	0	0	0	0	21	0	25	0
[5Y - 10Y]		1,793	6	1,737	1,646	0	44	0	0	0	0	0	0	0	0	0	0
[10Y - more]		522	2	521	503	0	2	0	0	0	0	0	0	0	0	0	0
Total		3,455	16	3,378	2,733	0	523	0	0	0	0	0	0	1,405	3	1,418	-3



2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: FVO (designated at fair value through profit/loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Germany	24	0	24	0	24	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		63	0	63	0	66	0	0	0	0	41	0	0	173	0	0	0
[1Y - 2Y]		759	0	727	22	666	0	0	0	0	168	1	0	74	0	0	0
[2Y - 3Y]		38	0	-53	0	-53	0	0	0	0	0	0	0	8	0	0	0
[3Y - 5Y]		459	0	419	154	0	265	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		3,067	0	3,003	2,801	0	202	0	0	0	0	0	0	0	0	0	0
[10Y - more]	14	0	10	13	0	-3	0	0	0	0	0	0	0	0	0	0	0
Total		4,422	0	4,124	2,989	0	1,145	0	0	0	210	1	0	255	-1	0	0
[0 - 3M]	Croatia	391	3	391	0	388	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		565	125	565	0	381	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		74	69	74	0	5	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		98	5	98	0	2	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		367	300	367	49	0	11	0	0	0	0	0	25	1	0	0	0
[5Y - 10Y]		380	278	380	0	0	2	297	1	0	0	8	1	0	0	0	0
[10Y - more]	73	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,948	952	1,947	49	776	12	297	1	0	0	33	3	0	0	0	
[0 - 3M]	Greece	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
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	125	0	125	123	0	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		31	0	31	19	0	13	0	0	0	4	0	8	0	0	0	0
[1Y - 2Y]		46	0	46	44	0	2	0	0	0	22	0	18	0	0	0	0
[2Y - 3Y]		171	0	171	120	0	23	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	0	0	0	0	8	0	0	0	0
[5Y - 10Y]		5	1	5	0	0	5	0	0	0	0	0	0	0	0	0	0
[10Y - more]	243	241	243	0	0	2	0	0	0	0	0	0	0	0	0	0	
Total		623	242	623	307	0	46	0	0	0	0	35	0	35	0	0	
[0 - 3M]	Ireland	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	25	0	25	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	21	1	21	-1	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	45	1	45	-1	0	
[0 - 3M]	Italy	2,249	1,024	2,249	52	0	1,171	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		11,387	2,066	11,284	8,181	23	989	61	11	0	0	0	0	0	0		
[1Y - 2Y]		7,598	1,656	7,262	5,733	0	-7	22	8	-7	60	0	70	0			
[2Y - 3Y]		6,161	1,335	6,016	4,616	23	42	7	1	114	2	228	-15	0			
[3Y - 5Y]		10,575	2,103	10,458	8,121	0	37	0	150	-6	124	1	3	0			
[5Y - 10Y]		6,590	3,493	6,236	2,794	0	-184	249	61	-3	221	19	42	-4			
[10Y - more]	10,561	6,960	10,386	7,094	0	-95	9,391	307	-15	391	89	190	-100				
Total		55,102	18,638	54,012	30,556	46	1,952	9,731	5,093	486	-31	809	107	1,333	-210		
[0 - 3M]	Latvia	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	4	4	0	0	0	0	0	0	8	0	8	0	0	0	
[2Y - 3Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		7	7	7	0	0	0	0	0	0	7	0	7	0	0	0	
[5Y - 10Y]		18	18	18	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0		
Total		44	44	44	0	0	0	0	0	0	0	8	0	8	0		
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	8	0	8	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		21	0	21	21	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]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		21	0	21	21	0	0	0	0	0	0	8	0	8	0		
[0 - 3M]	Luxembourg	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		
[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				
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		

2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances	of which: FV0 (designated at fair value through profit&loss) banking book	of which: AFS banking book	of which: FV0 (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Malta	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
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	35	0	35	0	35	0	0	0	0	0	78	0	0	78	0	0
[3M - 1Y]		5	0	5	3	0	2	0	0	0	0	41	0	0	0	0	0
[1Y - 2Y]		22	0	22	0	0	22	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		104	0	104	40	0	63	0	0	0	0	4	0	4	0	0	0
[3Y - 5Y]		209	0	209	0	0	209	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		52	0	51	0	0	51	0	0	0	0	0	0	0	0	0	0
[10Y - more]	32	0	32	0	0	32	0	0	0	0	0	0	0	0	0	0	
Total	459	0	457	44	0	413	0	0	0	0	123	0	82	0	0	0	
[0 - 3M]	Poland	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
[1Y - 2Y]		10	0	10	0	0	0	0	0	0	8	0	8	0	0	0	0
[2Y - 3Y]		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
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	14	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	25	0	25	0	0	0	0	0	0	8	0	8	0	0	0	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	12	0	12	0	0	0
[3M - 1Y]		1	0	1	0	1	0	0	0	0	49	0	49	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	4	0	4	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	2	3	0	0	0	0	0	0	0	1	48	1	48	-1	-1
[5Y - 10Y]		6	6	6	0	0	0	0	0	0	21	1	21	1	21	-1	-1
[10Y - more]	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	20	18	20	0	0	2	0	0	0	0	135	2	134	-2	-2	-2	
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		27	1	27	16	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		75	2	75	73	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		6	1	6	5	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		45	0	45	44	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		9	5	9	9	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	
Total	163	9	163	138	0	6	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	94	5	94	89	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		617	8	617	609	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		351	11	351	175	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		497	13	497	157	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		44	38	44	0	0	6	0	0	0	0	0	0	0	0	0	0
[10Y - more]	169	38	169	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,788	130	1,788	1,030	0	6	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovenia	125	79	125	46	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		46	46	46	10	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		46	0	46	46	0	0	0	0	0	8	0	8	0	0	0	0
[2Y - 3Y]		0	0	0	19	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		13	3	13	10	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		50	21	50	20	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	49	36	49	13	0	0	0	0	0	0	0	0	0	0	0	0	
Total	359	185	359	174	0	0	0	0	0	0	8	0	8	0	0	0	
[0 - 3M]	Spain	35	17	35	0	0	17	0	0	0	0	316	0	316	-1	-1	-1
[3M - 1Y]		65	56	62	6	0	6	0	0	0	0	99	0	99	0	0	0
[1Y - 2Y]		42	36	36	0	0	0	0	0	0	728	7	655	-7	655	-7	-7
[2Y - 3Y]		326	97	318	0	0	20	0	0	0	486	0	486	0	486	0	0
[3Y - 5Y]		411	115	398	124	0	6	0	0	0	142	2	644	-2	644	-8	-8
[5Y - 10Y]		1,189	119	1,181	1,056	0	6	0	0	0	41	0	41	0	41	0	0
[10Y - more]	294	0	294	0	0	0	0	0	0	212	0	212	0	212	0	0	
Total	2,301	462	2,264	1,392	0	55	0	0	0	1,812	20	2,146	-21	2,146	-21	-21	
[0 - 3M]	Sweden	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
[1Y - 2Y]		45	0	45	0	0	45	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		132	0	132	0	0	132	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		169	0	169	0	0	169	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	347	0	347	0	0	347	0	0	0	0	0	0	0	0	0	0	



2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

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



2015 EU-wide Transparency Exercise

Sovereign Exposure

Intesa Sanpaolo SpA

(mln EUR)		As of 31/12/2014																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value							
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)						
[0 - 3M]	China	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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Switzerland	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	
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	14	0	14	0	14	0	14	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		31	0	31	0	31	0	31	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	0	10	0	10	0	10	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		37	0	37	0	37	0	37	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		25	0	25	0	25	0	25	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	-3	0	-3	0	-3	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	
Total	118	0	115	0	115	0	115	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	115	3	115	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		260	28	260	150	1	0	0	0	0	0	0	0	0	0	0	0	8	0
[1Y - 2Y]		286	28	286	251	0	0	0	0	0	0	0	0	0	0	0	0	16	0
[2Y - 3Y]		128	15	128	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		149	110	149	0	0	0	0	0	0	0	0	0	0	0	0	0	1	29
[5Y - 10Y]		26	19	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	11	3	11	7	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,076	206	1,076	510	1	2	0	0	0	0	0	0	0	0	0	0	53	1	
[0 - 3M]	Middle East	1	1	1	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
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		9	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	45	0	45	20	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	65	0	65	20	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	61	0	61	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1,093	0	1,093	1,093	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		34	0	34	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		17	0	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	22	0	22	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,233	0	1,233	1,213	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	18	0	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		26	0	26	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	5	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		6	0	6	0	0	6	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
[5Y - 10Y]		6	0	3	4	0	-1	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	
Total	62	18	58	35	0	5	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(min EUR)		As of 30/06/2015													
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
								Residual Maturity	Country / Region	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0	0	27	0	0	27	0
[1Y - 2Y]	Austria	0	0	0	0	0	0	0	0	0	16	0	0	25	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	9	0	0	0	0
[3Y - 5Y]		4	0	4	0	0	4	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]		3	0	3	0	0	3	0	0	0	3	0	0	0	0
Total		9	0	9	0	0	6	0	0	0	52	1	0	52	-1
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		22	0	22	0	0	0	0	0	0	54	0	0	54	0
[1Y - 2Y]	Belgium	16	0	16	0	0	16	0	0	0	94	1	0	94	-1
[2Y - 3Y]		0	0	5	0	0	5	0	0	0	0	0	0	0	0
[3Y - 5Y]		74	0	74	0	0	74	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,126	0	1,126	0	0	1,126	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		1,244	0	1,243	1,169	0	75	0	0	0	148	2	0	148	-2
[0 - 3M]		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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	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
[5Y - 10Y]		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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		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
[1Y - 2Y]		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
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	-1	0	0	-1	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		14	14	14	0	0	14	0	0	0	0	0	0	0	0
[10Y - more]		10	10	10	0	0	10	0	0	0	0	0	0	0	0
Total		24	24	23	0	0	-1	0	0	0	0	0	0	9	0
[0 - 3M]		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
[1Y - 2Y]		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
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		18	0	18	0	0	18	0	0	0	0	0	0	0	0
[0 - 3M]		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
[1Y - 2Y]		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
[3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	2	0	0	2	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	2	0	0	2	0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	68	2	68	0	0	66	0	0	0	0	0	0	0	0
[3Y - 5Y]		79	3	79	0	0	76	0	0	0	0	0	0	0	0
[5Y - 10Y]		81	0	81	0	0	81	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		231	9	231	81	0	142	0	0	0	45	0	0	0	0
[0 - 3M]		48	1	48	0	0	47	0	0	0	45	0	0	0	0
[3M - 1Y]		36	1	36	0	0	-1	0	0	0	67	0	0	67	0
[1Y - 2Y]		257	1	257	0	0	256	0	0	0	1,154	3	0	1,186	-3
[2Y - 3Y]		56	1	27	11	0	15	0	0	0	202	1	0	184	-1
[3Y - 5Y]		662	3	657	249	0	355	0	0	0	0	0	0	0	0
[5Y - 10Y]		5,263	6	5,121	5,097	0	-23	0	0	0	0	0	0	0	0
[10Y - more]		383	2	357	337	0	3	0	0	0	0	0	0	0	0
Total		6,705	15	6,467	5,694	0	653	0	0	0	1,468	4	0	1,437	-4



(mln EUR)		As of 30/06/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances			of which: AFS banking book of which: FVO (designated at fair value through profit/loss) banking book of which: Financial assets held for trading (2)				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
		20	0	20	0	0	20	0	0	0	0	45	0	0	0	
[0 - 3M]		99	0	81	0	0	41	0	0	0	0	126	0	0	0	
[3M - 1Y]		113	0	109	25	0	84	0	0	0	58	0	81	0	0	
[1Y - 2Y]		38	0	-7	0	0	-7	0	0	0	9	0	9	0	0	
[2Y - 3Y]		736	0	679	307	0	372	0	0	0	0	0	0	0	0	
[3Y - 5Y]		6,927	0	6,853	6,807	0	46	0	0	0	0	0	0	0	0	
[5Y - 10Y]		-2	0	-5	0	0	-5	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		7,935	0	7,720	7,140	0	550	0	0	0	239	0	90	0	0	
		148	86	148	0	97	0	0	0	0	0	0	0	0	0	
[0 - 3M]		663	86	663	0	569	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		291	54	291	0	147	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		9	5	9	0	2	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		428	336	428	83	0	1	0	0	0	9	1	0	0	0	
[3Y - 5Y]		395	271	393	22	0	0	0	297	-39	9	1	0	0	0	
[5Y - 10Y]		58	58	58	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		1,991	911	1,989	105	815	1	0	297	-39	18	2	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		55	0	55	-48	0	7	0	0	0	0	0	0	0	0	
[0 - 3M]		190	13	190	0	178	0	0	0	0	4	0	4	0	0	
[3M - 1Y]		46	0	46	45	0	0	0	0	0	19	0	19	0	0	
[1Y - 2Y]		174	0	174	120	0	23	0	0	0	9	0	9	0	0	
[2Y - 3Y]		35	0	34	25	0	9	0	0	0	0	0	0	0	0	
[3Y - 5Y]		13	1	11	0	11	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		241	0	241	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		753	255	752	239	0	228	0	0	0	32	0	32	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		226	0	226	225	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		226	0	226	225	0	0	0	0	0	36	1	36	-1	0	
		1,910	899	1,981	396	0	658	0	0	0	0	0	0	0	0	
[0 - 3M]		8,443	1,927	8,299	3,938	0	2,434	38	0	-10	40	0	46	0	0	
[3M - 1Y]		9,499	1,571	9,122	6,888	0	664	7	1	0	84	1	146	-7	0	
[1Y - 2Y]		6,667	1,206	6,495	5,033	0	255	0	0	0	58	0	98	-6	0	
[2Y - 3Y]		9,031	1,989	8,707	6,357	0	157	0	151	0	76	1	68	-4	0	
[3Y - 5Y]		9,534	3,395	9,008	4,662	0	-189	520	138	-4	215	16	22	0	0	
[5Y - 10Y]		10,427	6,215	10,341	1,807	0	9,215	4,462	273	35	271	89	184	-184	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		55,470	17,703	53,853	28,990	0	4,035	9,862	4,603	504	-54	744	98	1,348	-201	
		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		4	4	4	0	0	0	0	0	0	9	0	9	0	0	
[1Y - 2Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		7	7	7	0	0	0	0	0	0	7	0	7	0	0	
[3Y - 5Y]		18	18	18	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		7	7	7	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		43	43	43	0	0	0	0	0	0	9	0	9	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		8	8	8	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		40	0	40	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		52	0	52	52	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	
[5Y - 10Y]		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	
Total		52	0	52	52	0	0	0	0	0	0	0	0	0	0	

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	4	0	4	3	0	1	0	0	0	0	0	0	0	0	0	0
	Poland	87	0	87	46	0	46	0	0	0	0	0	4	0	4	0	0
	Portugal	141	0	141	0	0	141	0	0	0	0	0	0	0	0	0	0
	Romania	406	0	406	101	0	305	0	0	0	0	0	0	0	0	0	0
	Slovakia	524	0	524	584	0	40	0	0	0	0	0	0	0	0	0	0
	Slovenia	229	0	229	47	0	155	0	0	0	0	0	0	0	0	0	0
	Spain	7	0	7	0	0	7	0	0	0	0	0	4	0	4	0	0
	Sweden	113	0	113	0	0	102	0	0	0	0	9	0	9	0	0	0
		9	0	9	0	0	9	0	0	0	0	0	0	0	0	0	0
		30	0	30	30	0	0	0	0	0	0	0	0	0	0	0	0
		78	0	78	9	0	4	0	0	0	0	0	0	0	0	0	0
		39	11	34	0	0	6	0	0	0	0	0	0	0	0	0	0
		27	0	27	27	0	0	0	0	0	0	0	0	0	0	0	0
		35	0	35	34	0	0	0	0	0	0	0	0	0	0	0	0
		30	0	30	29	0	0	0	0	0	0	0	0	0	0	0	0
		32	0	32	31	0	1	0	0	0	0	0	0	0	0	0	0
		54	0	54	54	0	0	0	0	0	0	0	22	0	22	0	0
		12	7	9	0	0	2	0	0	0	0	0	0	0	0	0	0
		6	6	0	0	0	-5	0	0	0	0	0	0	0	0	0	0
		39	11	34	0	0	6	0	0	0	0	0	0	0	0	0	0
		20	0	47	0	0	9	0	0	0	0	0	83	1	82	-1	0
		27	0	27	27	0	0	0	0	0	0	0	0	0	0	0	0
		35	0	35	34	0	0	0	0	0	0	0	0	0	0	0	0
		30	0	30	29	0	0	0	0	0	0	0	0	0	0	0	0
		32	0	32	31	0	1	0	0	0	0	0	0	0	0	0	0
		54	0	54	54	0	0	0	0	0	0	0	0	0	0	0	0
		12	7	9	0	0	2	0	0	0	0	0	0	0	0	0	0
		6	6	0	0	0	-5	0	0	0	0	0	0	0	0	0	0
		39	11	34	0	0	6	0	0	0	0	0	0	0	0	0	0
		191	9	188	175	0	4	0	0	0	0	0	0	0	0	0	0
		4	4	0	4	0	4	0	0	0	0	0	0	0	0	0	0
		528	11	528	517	0	0	0	0	0	0	0	0	0	0	0	0
		432	7	432	244	0	22	0	0	0	0	0	0	0	0	0	0
		8	8	0	8	0	0	0	0	0	0	0	0	0	0	0	0
		484	17	484	154	0	0	0	0	0	0	0	0	0	0	0	0
		44	34	44	10	0	0	0	0	0	0	0	0	0	0	0	0
		212	38	212	45	0	0	0	0	0	0	0	0	0	0	0	0
		1,713	119	1,713	970	0	22	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		65	0	65	65	0	0	0	0	0	0	0	0	0	0	0	0
		81	50	81	32	0	0	0	0	0	0	9	0	9	0	0	0
		85	41	85	44	0	0	0	0	0	0	0	0	0	0	0	0
		29	3	29	27	0	0	0	0	0	0	0	0	0	0	0	0
		42	29	42	14	0	0	0	0	0	0	14	0	14	0	0	0
		63	41	63	22	0	0	0	0	0	0	0	0	0	0	0	0
		366	164	366	202	0	0	0	0	0	0	0	0	0	0	0	0
		24	18	24	0	0	5	0	0	0	0	0	0	0	0	0	0
		104	84	104	0	0	20	0	0	0	0	620	4	570	-3	0	0
		98	40	93	0	0	3	0	0	0	0	507	4	549	-4	0	0
		269	137	263	0	0	1	0	0	0	1	323	0	651	-7	0	0
		1,979	61	1,956	1,755	0	62	0	0	0	0	130	1	120	-1	0	0
		2,794	109	2,754	2,656	0	-10	0	0	0	0	0	0	0	0	0	0
		405	0	405	17	0	0	0	0	0	0	0	0	0	0	0	0
		5,673	465	5,567	4,795	0	55	0	0	0	0	1,580	18	1,890	-16	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		150	0	150	0	0	150	0	0	0	0	0	0	0	0	0	0
		71	0	71	0	0	71	0	0	0	0	0	0	0	0	0	0
		192	0	192	0	0	192	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		414	0	414	0	0	414	0	0	0	0	0	0	0	0	0	0



(mln EUR)		As of 30/06/2015																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances	of which: FV0 (designated at fair value through profit/loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	United Kingdom	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
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		285	0	277	285	0	-8	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	63	0	63	63	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		348	0	339	348	0	-8	0	0	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	0	0	0
[3M - 1Y]		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
[2Y - 3Y]		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
[5Y - 10Y]		0	0	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		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
[2Y - 3Y]		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
[5Y - 10Y]		0	0	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		23	0	23	0	0	23	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		88	0	87	0	0	87	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		78	0	78	0	0	78	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		181	0	181	0	0	181	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		16	0	16	0	0	16	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	
Total		385	0	384	0	384	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	0	0	0
[3M - 1Y]		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
[2Y - 3Y]		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
[5Y - 10Y]		185	0	185	178	0	7	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	
Total		186	0	185	178	7	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		36	0	36	0	0	36	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		72	0	72	0	0	72	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		98	0	98	25	0	72	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		427	0	427	0	0	427	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		96	0	96	39	0	57	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	
Total		729	0	729	64	665	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hong Kong	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
[1Y - 2Y]		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
[3Y - 5Y]		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		3	0	3	0	3	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		58	0	58	0	0	58	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
[2Y - 3Y]		37	0	37	0	0	37	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		64	0	64	0	0	64	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		67	0	67	0	0	67	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	
Total		226	0	226	0	226	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0	50
[1Y - 2Y]		214	0	192	2	0	188	0	0	0	0	0	0	0	0	0	0	20
[2Y - 3Y]		65	0	50	5	0	30	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		479	0	241	185	0	37	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,152	0	1,152	1,015	0	129	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	110	0	110	69	0	60	0	0	0	0	0	0	0	0	0	0	0	
Total		2,024	0	1,749	1,276	388	0	0	0	0	0	0	0	20	0	0	70	



(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		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
[2Y - 3Y]		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
[5Y - 10Y]		0	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		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
[2Y - 3Y]		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
[5Y - 10Y]		0	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	15	0	15	0	0	15	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		18	0	18	0	0	18	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	0	9	0	0	9	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		45	0	45	0	0	45	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		29	0	29	0	0	23	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		68	0	68	68	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	
Total		184	0	184	68	0	111	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	96	3	96	80	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		365	26	365	228	0	1	0	0	0	9	0	13	0	0	0	
[1Y - 2Y]		314	47	314	165	0	0	0	0	0	13	0	0	0	0	0	
[2Y - 3Y]		151	22	151	42	0	0	0	0	0	27	0	18	0	0	0	
[3Y - 5Y]		87	37	87	6	0	0	0	0	0	18	1	22	-1	0	0	
[5Y - 10Y]		12	9	12	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	9	1	9	1	0	1	0	0	0	0	0	0	0	0	0		
Total		1,033	144	1,033	526	1	2	0	0	67	1	63	-1	0	0		
[0 - 3M]	Middle East	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
[1Y - 2Y]		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
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	-1	0	0	0	-1	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4	0	4	0	0	4	0	0	0	9	0	18	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	
[3Y - 5Y]		6	0	6	5	0	1	0	0	0	18	0	0	0	0	0	
[5Y - 10Y]		42	0	33	32	0	1	0	0	0	0	0	0	0	0	0	
[10Y - more]	45	0	45	0	0	42	0	0	0	0	0	0	0	0	0		
Total		98	0	85	39	0	46	0	0	45	0	27	0	0	0		
[0 - 3M]	Africa	460	0	460	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		711	0	711	0	0	0	0	0	9	0	13	0	0	0		
[1Y - 2Y]		168	0	168	148	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		74	0	74	74	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		13	0	13	13	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	-3	0	-3	-3	0	0	0	0	0	0	0	0	0	0	0		
Total		1,428	0	1,428	1,409	0	0	0	0	9	0	18	0	0	0		
[0 - 3M]	Others	14	0	14	14	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	0	1	1	0	-1	0	0	9	0	4	0	0	0		
[1Y - 2Y]		14	0	14	14	0	0	0	0	13	0	18	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	13	1	0	0	0			
[3Y - 5Y]		46	0	46	27	0	19	0	0	72	6	49	-3	0			
[5Y - 10Y]		40	0	35	35	0	0	0	0	0	0	0	0	0			
[10Y - more]	36	23	36	10	0	3	0	0	0	0	0	0	0				
Total		150	23	145	100	0	22	0	0	112	7	72	-4	0			

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Intesa Sanpaolo SpA

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

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)



2015 EU-wide Transparency Exercise

Forborne Exposures

Intesa Sanpaolo SpA

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

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□



2015 EU-wide Transparency Exercise

Leverage ratio

Intesa Sanpaolo SpA

(mln EUR, %)

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



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Intesa Sanpaolo SpA

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

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