

COMUNICATO STAMPA

INTESA SANPAOLO: 2020 SPRING EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 8 giugno 2020 – Intesa Sanpaolo prende atto degli annunci effettuati oggi dall’Autorità Bancaria Europea e dalla Banca Centrale Europea in merito alle informazioni del *2020 Spring EU-wide Transparency Exercise* e all’adempimento della decisione del Consiglio delle Autorità di Vigilanza dell’EBA.

Informazioni di background sul *2020 Spring EU-wide Transparency Exercise*

Nell’incontro di aprile 2020, il Consiglio delle Autorità di Vigilanza dell’EBA ha approvato il pacchetto informativo per il *2020 Spring EU-wide Transparency Exercise*. Il *transparency exercise* annuale si baserà esclusivamente su dati COREP/FINREP, per quanto riguarda metodologia e ambito, al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

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

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Spring 2020 EU-wide Transparency Exercise

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



Spring 2020 EU-wide Transparency Exercise

Key Metrics

Intesa Sanpaolo S.p.A.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	41,747	41,542	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	39,208	38,952	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	46,468	45,638	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	43,929	43,047	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	53,167	52,695	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	51,487	50,953	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	298,393	298,524	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	300,283	300,510	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.99%	13.92%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.06%	12.96%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.57%	15.29%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.63%	14.32%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.82%	17.65%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.15%	16.96%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	724,167	682,781	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.42%	6.68%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Intesa Sanpaolo S.p.A.

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	46,468	45,638	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	43,314	43,047	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	724,167	682,781	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	720,707	679,555	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	6.3%	C 47.00 (r330,c010)	

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Capital

Intesa Sanpaolo S.p.A.

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	53,167	52,695	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,747	41,542	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	33,927	33,931	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	17,088	17,242	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	533	347	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	32	35	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	752	642	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,757	-8,012	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,480	-1,360	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-306	-316	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-166	-142	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-166	-142	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-150	-150	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	2,538	2,590	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,538	2,590	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,721	4,096	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,106	4,096	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	615	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,468	45,638	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,699	7,057	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,352	7,244	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	90	662	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	-742	-849	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	298,393	298,524	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-1,890	-1,986	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.99%	13.92%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.57%	15.29%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.82%	17.65%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	39,208	38,952	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.06%	12.96%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,538	2,590	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-858	-849	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1,890	-1,986	C 05.01 (r440,c040)	-

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



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Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	244,134	242,238	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	78,994	74,911	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,008	955	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	136,147	135,453	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	27,985	30,919	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	7,155	6,123	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,202	1,013	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,940	9,051	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	20,495	18,728	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,614	1,675	C 02.00 (R530, c010)
Of which IMA	18,233	16,363	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	980	993	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	18,345	21,212	C 02.00 (R590, c010)
Of which basic indicator approach	496	485	C 02.00 (R600, c010)
Of which standardised approach	2,006	2,090	C 02.00 (R610, c010)
Of which advanced measurement approach	15,843	18,637	C 02.00 (R620, c010)
Other risk exposure amounts	121	159	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	298,393	298,524	



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P&L

Intesa Sanpaolo S.p.A.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	7,693	10,155
Of which debt securities income	1,080	1,407
Of which loans and advances income	6,896	9,133
Interest expenses	2,478	3,206
(Of which deposits expenses)	808	1,051
(Of which debt securities issued expenses)	1,596	2,057
(Expenses on share capital repayable on demand)	0	0
Dividend income	107	117
Net Fee and commission income	5,766	7,863
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	1,136	1,479
Gains or (-) losses on financial assets and liabilities held for trading, net	261	388
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	52	119
Gains or (-) losses from hedge accounting, net	-64	-50
Exchange differences [gain or (-) loss], net	187	136
Net other operating income /(expenses)	566	676
TOTAL OPERATING INCOME, NET	13,227	17,678
(Administrative expenses)	7,008	9,465
(Depreciation)	818	1,123
Modification gains or (-) losses, net	-8	-6
(Provisions or (-) reversal of provisions)	-20	76
(Commitments and guarantees given)	-68	-26
(Other provisions)	49	101
Of which pending legal issues and tax litigation ¹		63
Of which restructuring ¹		0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,480	2,203
(Financial assets at fair value through other comprehensive income)	7	25
(Financial assets at amortised cost)	1,473	2,178
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	21
(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	523	717
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	4,451	5,500
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,334	4,160
Profit or (-) loss after tax from discontinued operations	0	64
PROFIT OR (-) LOSS FOR THE YEAR	3,334	4,224
Of which attributable to owners of the parent	3,310	4,182

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

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



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Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	52,999				36,010				IAS 1.54 (i)	
Financial assets held for trading	51,820	19,127	32,289	404	45,234	17,166	27,699	370	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	3,883	339	1,094	2,450	4,467	773	1,137	2,557	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	195	0	195	0	195	0	195	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	75,226	67,672	7,135	419	72,439	63,825	8,173	440	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	445,613				442,492				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,687	0	3,671	16	3,028	8	3,007	13	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,741				1,569				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	45,541				42,817					
TOTAL ASSETS	681,706				648,250				IAS 1.9(a), IG 6	

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	71,837	247	36	-46	-4	-36	66,473	2,607	36	-46	-20	-35	Annex V.Part 1.31, 44(b)
	Loans and advances	166	1	0	-1	0	0	347	18	0	-1	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	24,960	5,100	82	-17	-57	-59	24,876	7,402	100	-18	-77	-59	Annex V.Part 1.31, 44(b)
	Loans and advances	361,739	41,312	31,861	-732	-1,206	-17,371	356,128	41,427	31,550	-667	-1,069	-17,101	Annex V.Part 1.32, 44(a)

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

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Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	54,163	45,320	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	4	4	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	537,579	520,615	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	12,422	9,139	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	767	527	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,020	4,985	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,596	1,548	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14,704	9,844	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	41	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	626,256	592,024	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		49,111	41,031	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	238	154	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	10,448	6,914	Annex V.Part 1.31
Deposits	Central banks	63,753	51,541	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	126	217	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,776	6,722	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,939	4,841	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	53,891	51,095	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	9,651	8,303	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	42,572	38,594	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	24,079	27,744	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	83,244	84,565	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	76,124	77,449	ECB/2013/33 Annex 2.Part 2.9.1
	Households	199,393	202,810	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	182,838	186,288	Annex V.Part 1.42(f), 44(c)
Debt securities issued		92,188	89,395	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		10,126	9,308	Annex V.Part 1.37
Other financial liabilities		2,553	2,258	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		604,169	575,079	



Spring 2020 EU-wide Transparency Exercise

Market Risk

Intesa Sanpaolo S.p.A.

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	738	640	490	153	1,178	311							489	126	1,027	262									
Of which: General risk	249	217	188	64	313	71							223	59	228	61									
Of which: Specific risk	488	423	302	89	865	240							266	66	799	201									
Equities	9	8	42	16	41	13							34	9	62	21									
Of which: General risk	1	1	0	0	0	0							0	0	0	0									
Of which: Specific risk	8	7	42	16	41	13							34	9	62	21									
Foreign exchange risk	612	800	0	0	0	0							0	0	0	0									
Commodities risk	5	8	10	2	62	16							5	2	51	16									
Total	1,364	1,456	348	105	805	232	306	295	0	0	0	18,233	310	79	714	179	285	261	0	0	0	0	0	16,363	

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



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Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	142,158	157,239	20,104		121,591	135,839	18,865	
	Regional governments or local authorities	931	998	297		892	1,044	306	
	Public sector entities	2,967	2,026	767		2,775	1,704	1,154	
	Multilateral Development Banks	2,736	2,744	0		2,463	2,331	0	
	International Organisations	295	295	0		309	309	0	
	Institutions	18,172	15,214	3,146		14,260	11,895	2,430	
	Corporates	48,708	26,286	25,182		45,955	24,209	23,010	
	of which: SME	10,356	4,924	4,655		6,879	4,165	3,908	
	Retail	18,608	10,846	7,634		20,361	11,809	8,384	
	of which: SME	3,438	2,335	1,356		3,301	2,267	1,331	
	Secured by mortgages on immovable property	5,038	4,971	1,814		4,521	4,457	1,617	
	of which: SME	1,082	1,048	402		1,032	1,004	385	
	Exposures in default	3,628	1,648	1,742	1,871	3,418	1,529	1,613	1,814
	Items associated with particularly high risk	1,454	1,158	1,737		1,711	1,191	1,786	
	Covered bonds	1,558	1,558	207		1,959	1,959	245	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		3	3	1	
Collective investments undertakings (CIU)	2,508	1,628	1,602		3,099	2,081	1,832		
Equity	2,293	2,292	2,548		2,189	2,189	2,460		
Other exposures	19,037	19,025	13,237		19,710	19,587	12,061		
Standardised Total²	270,094	247,931	80,015	2,540	245,215	222,135	75,764	2,813	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
ITALY	Central governments or central banks	86,252	102,317	13,002		64,887	79,961	12,556	
	Regional governments or local authorities	48	37	7		43	32	6	
	Public sector entities	569	342	312		540	350	344	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,961	2,795	482		2,790	2,205	433	
	Corporates	22,011	5,899	5,610		22,854	7,381	7,079	
	of which: SME	6,729	2,137	2,022		3,281	1,440	1,349	
	Retail	9,523	4,153	2,859		8,228	2,793	1,860	
	of which: SME	2,344	1,447	829		2,105	1,320	754	
	Secured by mortgages on immovable property	2,573	2,538	929		1,627	1,603	603	
	of which: SME	1,004	974	374		914	893	345	
	Exposures in default	2,152	1,030	1,081	1,090	2,098	959	1,020	1,106
	Items associated with particularly high risk	1,348	1,096	1,644		1,338	1,117	1,675	
	Covered bonds	420	420	46		455	455	51	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,334	684	660		1,554	864	705		
Equity	1,940	1,940	1,947		1,821	1,821	1,828		
Other exposures	15,262	15,262	11,946		14,812	14,812	10,669		
Standardised Total²				1,337				1,350	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	7,947	7,747	111		7,971	7,771	123	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	572	369	146		553	346	139	
	Corporates	853	724	662		760	626	576	
	of which: SME	15	14	14		10	9	9	
	Retail	3	1	1		4	2	1	
	of which: SME	0	0	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		8	8	12	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		3	3	1	
Collective investments undertakings (CIU)	121	84	84		145	103	103		
Equity	23	23	23		25	25	25		
Other exposures	44	44	9		14	14	9		
Standardised Total²				5				5	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SPAIN	Central governments or central banks	15,447	15,468	2		14,982	15,003	2	
	Regional governments or local authorities	15	1	0		15	1	0	
	Public sector entities	24	24	12		33	33	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	152	152	73		248	168	84	
	Corporates	399	329	296		429	296	291	
	of which: SME	3	2	2		2	2	2	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7	7	1		35	35	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				3				3	

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



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		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	4,753	5,169	50		3,286	3,630	1	
	Regional governments or local authorities	67	67	13		50	50	10	
	Public sector entities	76	76	15		74	74	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,879	3,807	348		2,772	2,698	190	
	Corporates	533	439	374		597	477	401	
	of which: SME	29	4	4		29	21	21	
	Retail	3	2	1		3	2	1	
	of which: SME	1	0	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	380	380	41		394	394	45	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	4	4	4		4	4	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				2	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	1,329	1,326	128		1,288	1,286	107	
	Regional governments or local authorities	147	135	27		139	133	27	
	Public sector entities	6	5	4		7	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	107	107	54		1	0	0	
	Corporates	841	676	676		695	539	539	
	of which: SME	28	28	28		24	23	23	
	Retail	2,019	1,792	1,344		2,051	1,842	1,381	
	of which: SME	40	39	29		40	39	29	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	234	97	99	136	281	133	146	147
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	15	15	2		119	119	22	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	366	366	237		450	338	177		
Standardised Total ²				209				305	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	749	9	0		782	19	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	3	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,633	2,098	237		2,311	1,723	213	
	Corporates	1,416	1,169	1,085		2,009	1,496	1,237	
	of which: SME	7	4	4		2	1	1	
	Retail	5	2	1		21	3	2	
	of which: SME	0	0	0		17	1	1	
	Secured by mortgages on immovable property	3	2	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	91	91	9		147	147	19	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	80	68	68		81	73	73		
Equity	14	14	20		17	17	26		
Other exposures	1	1	1		1	1	1		
Standardised Total ²				3				4	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
GERMANY	Central governments or central banks	1,583	1,740	0		1,728	1,873	0	
	Regional governments or local authorities	76	76	15		75	75	15	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,830	2,796	334		2,710	2,675	229	
	Corporates	752	702	459		888	772	686	
	of which: SME	25	20	20		3	2	2	
	Retail	3	3	2		3	3	2	
	of which: SME	2	2	1		2	1	1	
	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	0	1		1	1	1	
	Covered bonds	38	38	4		42	42	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	108	108	0		112	112	0		
Standardised Total ²				1				2	

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



Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CROATIA	Central governments or central banks	2,259	2,896	156		2,103	2,723	161	
	Regional governments or local authorities	180	189	38		190	269	54	
	Public sector entities	627	70	35		624	68	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	108	90	29		59	42	19	
	Corporates	6,425	5,224	5,251		2,773	2,303	2,302	
	of which: SME	1,423	1,195	1,195		1,373	1,149	1,149	
	Retail	1	1	1		3,854	3,038	2,278	
	of which: SME	0	0	0		89	81	61	
	Secured by mortgages on immovable property	956	953	333		1,028	1,024	358	
	of which: SME	7	7	2		6	5	2	
	Exposures in default	523	239	262	254	458	200	212	242
	Items associated with particularly high risk	30	10	15		42	20	30	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	1,831	1,825	222		2,486	2,481	246		
Standardised Total ²				353				341	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	325	300	29		990	990	10	
	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	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	964	743	602		822	600	541	
	Corporates	1,943	1,517	1,493		1,945	1,496	1,455	
	of which: SME	141	80	80		1	1	1	
	Retail	932	41	31		17	8	6	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property	150	149	75		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	14	14	13	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	65	65	31		37	37	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	742	586	593		1,016	770	694		
Equity	112	112	114		104	104	107		
Other exposures	175	175	141		213	213	177		
Standardised Total ²				19				4	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	213	213	155		236	236	166	
	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	35	30	30		59	54	54	
	Corporates	818	782	756		832	764	736	
	of which: SME	110	109	83		117	116	88	
	Retail	75	73	55		76	73	55	
	of which: SME	57	56	42		58	57	43	
	Secured by mortgages on immovable property	7	7	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	74	30	30	44	71	29	29	42
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	50	48	36		50	48	39		
Standardised Total ²				53				51	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

Intesa Sanpaolo S.p.A.

As of 31/12/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		30	30	0	0	0	30	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		30	30	0	0	0	30	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [France	435	435	35	0	400	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [18	18	13	5	5	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [54	54	0	0	54	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	52		52	4	0	20	28	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	372		372	0	0	364	7	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	1,751		1,751	57	0	1,169	525	0	0	0	0	0	0	0	0	0	0
[10Y - more	873		873	50	0	599	224	0	0	0	0	0	0	0	0	0	0	
Total	3,555		3,555	158	0	2,612	785	0	0	0	0	0	0	0	0	0	26	
[0 - 3M [Germany		39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [356	356	0	0	356	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [1,127	1,127	1,117	0	10	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		106	106	4	0	102	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		827	827	57	0	769	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		973	973	56	0	666	250	0	0	0	0	0	0	0	0	0	0
[10Y - more		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0	
Total		3,433	3,433	1,636	0	1,547	250	0	0	0	0	0	0	0	0	0	15	
[0 - 3M [Croatia	324	324	0	0	312	12	0	0	0	0	0	2	0	0	0	0
[3M - 1Y [770	768	4	0	655	116	0	0	0	0	0	22	0	0	0	0
[1Y - 2Y [29	29	0	0	21	9	0	0	0	0	0	1	0	0	0	0
[2Y - 3Y [	78		78	1	0	66	12	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	259		259	1	0	210	49	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	165		165	2	0	54	110	0	0	73	0	556	0	2	0	0	0
[10Y - more	530		529	0	0	0	529	0	0	0	0	0	0	26	0	0	0	
Total	2,155		2,151	4	0	1,157	997	0	0	3	73	556	53	0	0	0	244	
[0 - 3M [Greece		12	12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [20	20	20	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 [		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	419	0	0	0	0	0	0	0	
Total		35	35	35	0	0	0	0	0	419	0	0	0	0	0	0	0	
[0 - 3M [Hungary	803	803	10	0	794	0	0	0	0	0	1	112	0	0	0	0
[3M - 1Y [126	126	6	0	120	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [282	282	2	0	280	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	158		158	1	0	158	0	0	0	0	0	0	1	0	0	0	0
[3Y - 5Y [	368		368	2	0	365	1	0	17	0	1	55	0	0	0	0	0
[5Y - 10Y [	23		23	1	0	19	4	0	56	0	5	113	0	0	0	0	0
[10Y - more	18		14	0	0	0	14	0	0	0	0	0	0	0	0	0	0	
Total	1,780		1,775	21	0	1,030	723	-1	122	7	282	1	0	0	0	0	32	
[0 - 3M [Ireland		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [2	2	2	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 [		15	15	0	0	15	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 [		805	805	0	0	283	523	0	0	0	0	0	0	0	0	0	0
[10Y - more		40	40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		862	862	41	0	298	523	0	0	0	0	0	0	0	0	0	2	
[0 - 3M [Italy	4,494	4,382	2,800	0	290	1,401	0	0	0	0	0	4,307	0	0	0	0
[3M - 1Y [8,083	7,198	4,054	0	3,246	756	5	0	0	0	0	596	0	0	0	0
[1Y - 2Y [4,272	3,401	710	0	2,540	1,021	4	64	0	0	0	390	0	0	0	0
[2Y - 3Y [	5,150		4,831	714	0	3,922	512	17	110	0	0	0	1	0	0	0	0
[3Y - 5Y [	5,789		5,239	656	0	4,589	656	17	110	5	6	11	0	0	0	0	0
[5Y - 10Y [	10,293		10,255	7	0	5,423	4,833	7,208	6,456	6	15	621	1	0	0	0	0
[10Y - more	16,360		15,272	1,427	0	3,139	11,667	568	6,755	93	1,062	409	2	0	0	0	0	
Total	54,442		50,577	10,246	0	23,149	20,844	7,818	13,496	104	1,083	6,335	4	0	0	0	16,708	
[0 - 3M [Latvia		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 [8	8	0	0	8	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 [		36	36	0	0	36	0	0	0	0	0	0	120	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		45	45	0	0	8	36	0	0	0	0	0	120	0	0	0	31	

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

Intesa Sanpaolo S.p.A.

As of 31/12/2019

(mln EUR)															Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	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		5	5	0	0	0	5	0	0	0	0	0	0	0	1
[0 - 3M [		17	17	1	0	0	15	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		106	106	0	0	0	106	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	28	0	
Total		123	123	1	0	0	121	0	0	0	0	0	28	0	170
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		625	625	59	0	0	312	253	0	0	0	0	0	0	
[10Y - more		59	59	59	0	0	0	0	0	0	0	0	0	0	
Total		692	692	126	0	0	312	253	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		31	31	0	0	0	19	12	0	0	0	0	0	0	
[5Y - 10Y [		31	31	0	0	0	0	31	0	0	0	0	0	0	
[10Y - more		18	18	0	0	0	18	0	0	0	0	0	0	0	
Total		79	79	0	0	0	36	43	0	0	0	0	0	0	14
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		729	728	0	0	0	346	382	0	0	0	0	0	0	
[10Y - more		61	61	0	0	0	61	0	0	0	0	0	0	0	
Total		789	789	1	0	0	407	382	0	0	0	0	0	0	0
[0 - 3M [		22	22	0	0	0	21	0	0	0	0	0	0	0	
[3M - 1Y [		69	69	0	0	0	69	0	0	0	0	0	0	0	
[1Y - 2Y [		115	115	0	0	0	115	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		28	28	1	0	0	24	3	0	0	0	0	0	0	
[5Y - 10Y [		88	88	2	0	0	25	61	0	0	0	0	0	0	
[10Y - more		77	77	1	0	0	76	0	0	0	0	0	0	0	
Total		400	400	4	0	0	331	63	0	0	0	0	0	0	62
[0 - 3M [		4	4	2	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		6	6	0	0	0	6	0	0	0	0	0	1	0	
[1Y - 2Y [		10	10	0	0	0	10	0	0	0	0	0	3	0	
[2Y - 3Y [		5	5	0	0	0	5	0	0	0	0	0	1	0	
[3Y - 5Y [		12	12	0	0	0	12	0	0	0	0	0	1	0	
[5Y - 10Y [		287	286	0	0	0	105	181	0	0	0	0	3	0	
[10Y - more		421	420	0	0	0	420	0	0	0	0	0	0	0	
Total		745	743	2	0	0	525	216	0	0	0	0	9	0	133
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		14	4	0	0	0	0	4	0	0	0	0	10	0	
Total		14	4	0	0	0	0	4	0	0	0	0	10	0	0

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

Intesa Sanpaolo S.p.A.

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [Japan	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 [1,523	1,522	0	0	1,522	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		1,523	1,522	0	0	1,522	0	0	0	0	0	0	0	0	0	
[0 - 3M [U.S.	54	54	13	0	40	0	0	0	0	0	0	0	0		
[3M - 1Y [		94	94	16	0	79	0	0	0	0	0	0	0	0
[1Y - 2Y [		149	122	46	0	103	0	0	0	0	0	0	0	0
[2Y - 3Y [		36	0	0	0	36	0	0	0	0	0	0	0	0
[3Y - 5Y [		1,630	1,630	0	0	1,630	0	0	0	0	0	0	0	0
[5Y - 10Y [		1,821	1,821	80	0	1,741	0	0	0	0	0	0	0	0
[10Y - more	1,252	1,252	0	0	1,252	0	0	0	0	0	0	0	0			
Total		5,036	5,010	156	0	4,882	0	0	0	0	0	0	0	2		
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		11	11	9	0	2	0	0	0	0	0	0	0	0
[3Y - 5Y [		23	23	23	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		126	126	48	0	78	0	56	0	0	0	0	0	0
[10Y - more	81	81	68	0	13	0	81	0	0	0	0	0	0			
Total		242	242	45	0	125	72	0	0	0	0	0	0	40		
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		3	3	0	0	3	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		3	3	0	0	3	0	0	0	0	0	0	0	6		
[0 - 3M [Other advanced economies non EEA	38	38	0	0	38	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		28	28	0	0	28	0	0	0	0	0	0	0	0
[3Y - 5Y [		34	34	0	0	25	9	0	0	0	0	0	0	0
[5Y - 10Y [		204	204	0	0	112	92	0	0	0	0	0	0	0
[10Y - more	198	198	0	0	198	0	0	0	0	0	0	0	0			
Total		502	502	0	0	401	101	0	0	0	0	0	0	157		
[0 - 3M [Other Central and eastern Europe countries non EEA	89	89	0	0	87	2	0	0	0	0	0	0	0		
[3M - 1Y [		275	275	0	0	268	7	0	0	0	0	0	0	0
[1Y - 2Y [		229	228	3	0	213	12	0	0	0	0	0	0	0
[2Y - 3Y [		675	655	0	0	41	635	0	0	0	0	0	0	0
[3Y - 5Y [		450	450	1	0	344	105	0	0	0	0	0	0	0
[5Y - 10Y [		284	282	1	1	31	249	0	1	0	0	0	0	0
[10Y - more	10	10	9	0	0	1	0	0	0	0	0	0	0			
Total		2,013	1,991	15	1	983	1,010	0	0	0	0	2	0	1,251		
[0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		534	533	0	0	0	533	0	0	0	0	0	0	0
[1Y - 2Y [		135	133	1	0	0	133	0	0	0	0	223	2	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		778	778	2	0	15	761	0	0	0	0	0	0	0
[5Y - 10Y [		1,743	1,743	1	0	74	1,668	14	1,300	0	0	290	0	0
[10Y - more	366	366	6	0	172	188	0	12	489	0	0	0	0			
Total		3,556	3,554	11	0	261	3,284	14	1,312	0	1,001	2	649			
[0 - 3M [Latin America and the Caribbean	26	26	0	0	26	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		37	37	0	0	36	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 [		22	22	3	0	5	14	0	0	0	0	0	0	0
[5Y - 10Y [		755	755	15	0	303	436	0	0	0	0	0	0	0
[10Y - more	370	370	5	0	365	0	0	1	0	0	0	0	0			
Total		1,210	1,209	24	0	735	450	0	1	0	0	0	578			



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

Intesa Sanpaolo S.p.A.

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [Africa	11	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [34	32	0	0	10	21	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [10	9	0	0	9	9	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [31	31	0	0	5	26	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [76	76	0	0	12	65	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [428	427	1	0	97	329	0	0	0	0	0	0	0	257	0	0	0
[10Y - more		260	259	2	0	107	150	0	0	0	0	0	0	0	244	0	0	0
Total		850	837	3	0	231	603	0	0	0	0	0	0	504	0	0	406	
[0 - 3M [	Others	210	210	165	0	45	0	0	0	0	8	0	0	65	0	0	0
[3M - 1Y [		42	40	0	0	40	0	2	59	0	0	0	0	0	0	0	0
[1Y - 2Y [		31	31	0	0	31	0	0	0	19	0	500	0	0	0	0	0
[2Y - 3Y [		69	69	0	0	69	0	11	81	0	0	0	0	0	0	0	0
[3Y - 5Y [		292	292	0	0	283	9	63	71	0	0	0	0	0	0	0	0
[5Y - 10Y [		663	663	0	0	506	156	260	761	908	1,256	0	0	0	0	0	0
[10Y - more		112	112	0	0	112	0	1,792	5,637	399	1,350	25	0	0	0	0	0	
Total		1,421	1,418	165	0	1,087	166	2,128	6,616	1,326	3,106	90	0	0	401			

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2019							As of 31/12/2019						
	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	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	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				
(mln EUR)														
Debt securities (including at amortised cost and fair value)	103,439	69	118	118	124	94	0	102,710	3	136	136	161	94	0
Central banks	145	48	0	0	4	0	0	113	0	0	0	4	0	0
General governments	78,447	21	11	11	95	2	0	74,000	3	29	29	125	2	0
Credit institutions	7,216	0	0	0	2	0	0	7,953	0	0	0	6	0	0
Other financial corporations	13,586	0	71	71	15	70	0	16,095	0	70	70	16	70	0
Non-financial corporations	4,045	0	36	36	7	22	0	4,549	0	36	36	9	22	0
Loans and advances (including at amortised cost and fair value)	486,148	2,277	31,966	31,966	1,942	17,396	10,857	462,571	1,756	31,616	31,616	1,740	17,120	10,906
Central banks	38,237	0	0	0	7	0	0	23,001	0	0	0	6	0	0
General governments	16,410	506	356	356	50	118	1	16,440	387	336	336	60	98	1
Credit institutions	37,804	0	101	101	31	19	0	30,064	0	100	100	20	18	0
Other financial corporations	67,256	28	721	721	92	379	253	59,398	645	698	698	108	369	236
Non-financial corporations	183,122	728	24,239	24,239	1,085	13,523	8,104	187,823	353	23,660	23,660	1,005	13,262	8,008
of which: small and medium-sized enterprises at amortised cost	79,970	513	17,103	17,103	639	9,886	6,237	78,575	228	16,835	16,835	549	9,706	6,167
Households	143,319	1,015	6,549	6,549	677	3,356	2,498	145,845	370	6,823	6,823	542	3,373	2,662
DEBT INSTRUMENTS other than HFT	589,588	2,345	32,084	32,084	2,066	17,490	10,857	565,281	1,758	31,752	31,752	1,901	17,214	10,906
OFF-BALANCE SHEET EXPOSURES	257,383		2,430	2,430	160	250	566	238,748		2,344	2,344	153	297	490

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2019					As of 31/12/2019					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	78	0	1	0	0	75	0	1	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	69	0	1	0	0	65	0	1	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	10	0	0	0	0	
Non-financial corporations	10	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,609	7,527	3,456	3,149	8,232	13,342	7,489	3,410	3,156	7,439	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	497	90	61	59	2	336	68	44	39	0	
Credit institutions	96	96	15	15	0	96	96	14	14	0	
Other financial corporations	532	264	193	189	186	409	231	177	173	125	
Non-financial corporations	10,934	6,018	2,812	2,568	6,103	10,232	6,002	2,801	2,596	5,638	
of which: small and medium-sized enterprises at amortised cost	6,156	3,625	1,668	1,529	4,039	5,745	3,620	1,645	1,539	3,694	
Households	2,550	1,057	375	317	1,942	2,269	1,092	375	334	1,676	
DEBT INSTRUMENTS other than HFT	14,687	7,527	3,457	3,149	8,232	13,416	7,489	3,411	3,156	7,439	
Loan commitments given	516	264	10	8	222	616	198	8	6	159	

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

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



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

(mln EUR)	As of 30/09/2019					As of 30/12/2019				
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	4,026	498	4,005	328	0	3,641	478	3,620	301	0
B Mining and quarrying	4,438	206	4,438	157	0	5,540	187	5,540	162	0
C Manufacturing	48,489	6,219	48,260	3,750	0	47,417	5,971	47,243	3,658	0
D Electricity, gas, steam and air conditioning supply	8,416	225	8,394	220	0	7,163	245	7,140	206	0
E Water supply	1,768	170	1,768	142	0	1,687	174	1,687	129	0
F Construction	17,752	5,700	17,701	3,385	1	16,181	5,546	16,134	3,280	1
G Wholesale and retail trade	28,072	3,324	28,042	2,213	0	28,656	3,211	28,628	2,087	0
H Transport and storage	10,944	1,058	10,944	698	0	10,654	1,081	10,654	716	0
I Accommodation and food service activities	5,263	793	5,258	472	2	5,292	792	5,287	452	2
J Information and communication	5,198	307	5,198	184	0	5,909	304	5,909	172	0
K Financial and insurance activities	3,290	149	3,236	72	0	3,512	149	3,512	71	0
L Real estate activities	17,080	3,640	16,872	1,772	4	16,628	3,672	16,404	1,789	4
M Professional, scientific and technical activities	11,006	878	10,969	518	5	11,427	806	11,377	509	0
N Administrative and support service activities	3,717	461	3,717	299	0	3,988	465	3,988	307	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0
P Education	187	29	187	21	0	194	28	194	19	0
Q Human health services and social work activities	1,754	114	1,754	74	0	1,731	110	1,731	74	0
R Arts, entertainment and recreation	858	195	858	92	0	900	200	900	95	0
S Other services	10,865	273	10,863	199	0	17,303	240	17,290	232	0
Loans and advances	183,122	24,239	182,462	14,595	13	187,823	23,660	187,238	14,259	8

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.