DISCLOSURE OF THE FULL BREAKDOWN OF THE 12 INDICATORS USED IN THE ASSESSMENT METHODOLOGY FOR IDENTIFYING SISTEMICALLY IMPORTANT BANKS AT A GLOBAL LEVEL AS OF 31 DECEMBER 2015
(Art. 441 of Regulation EU 575/2013)

The Basel Committee on Basel Supervision (BCBS) has developed a methodology for identifying global systematic important banks (G-SIBs), based on the framework established by the Financial Stability Board (FSB). The BCBSs methodology applies an indicator-based measurement approach. The 12 indicators are designed to reflect the different aspects of potential negative externalities of a bank's failure and its critical functions for the stability of the financial system. The European Banking Authority (EBA) has requested large institutions to disclose the indicators developed by the BCBS.
Intesa Sanpaolo is not considered a G-SIB, however with an overall exposure (Basel III leverage ratio exposure definition) exceeding EUR 200 billion, Intesa Sanpaolo is required to disclose the 12 indicators on a consolidated basis. The 12 indicators are presented below.
More information: **https://www.bis.org/bcbs/gsib/**

General Bank Data

Section 1 - General Information	GSIB	
a. General information provided by the relevant supervisory authority:		
(1) Country code	1001	IT
(2) Bank name	1002	INTESA SANPAOLO
(3) Reporting date (yyyy-mm-dd)	1003	2015-12-31
(4) Reporting currency	1004	EUR
(5) Euro conversion rate	1005	1
(6) Submission date (yyyy-mm-dd)	1006	2016-04-20
b. General Information provided by the reporting institution:		
(1) Reporting unit	1007	1,000
(2) Accounting standard	1008	IFRS
(3) Date of public disclosure (yyyy-mm-dd)	1009	2016-04-30
(4) Language of public disclosure	1010	ITALIANO / INGLESE

Size Indicator

Section 2 - Total Exposures	GSIB	**Amount in thousand EUR**
a. Derivatives		
(1) Counterparty exposure of derivatives contracts	1012	9,238,340
(2) Capped notional amount of credit derivatives	1201	883,460
(3) Potential future exposure of derivative contracts	1018	12,661,793
b. Securities financing transactions (SFTs)		
(1) Adjusted gross value of SFTs	1013	27,106,719
(2) Counterparty exposure of SFTs	1014	5,800,617
c. Other assets	1015	470,414,200
d. Gross notional amount of off-balance sheet items		
(1) Items subject to a 0% credit conversion factor (CCF)	1019	150,573,608
(2) Items subject to a 20% CCF	1022	8,117,373
(3) Items subject to a 50% CCF	1023	70,286,677
(4) Items subject to a 100% CCF	1024	17,931,333
e. Regulatory adjustments	1031	8,271,818
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) thorough 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	595,860,636

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	**Amount in thousand EUR**
a. Funds deposited with or lent to other financial institutions	1033	66,886,865
(1) Certificates of deposit	1034	0
b. Unused portion of committed lines extended to other financial institutions	1035	43,664,400
c. Holdings of securities issued by other financial institutions:		
(1) Secured debt securities	1036	4,697,248
(2) Senior unsecured debt securities	1037	5,972,313
(3) Subordinated debt securities	1038	0
(4) Commercial paper	1039	0
(5) Equity securities	1040	610,535
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	29,573
d. Net positive current exposure of securities financing transactions with other financial institutions	1042	5,555,153
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:		
(1) Net positive fair value	1043	0
(2) Potential future exposure	1044	0
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1045	127,356,941

Section 4 - Intra-Financial System Liabilities	GSIB	Amount in thousand EUR
a. Funds deposited by or borrowed from other financial institutions:		
(1) Deposits due to depository institutions	1046	22,649,538
(2) Deposits due to non-depository financial institutions	1047	3,597,624
(3) Loans obtained from other financial institutions	1105	47,303,913
b. Unused portion of committed lines obtained from other financial institutions	1048	0
c. Net negative current exposure of securities financing transactions with other financial institutions	1049	674,401
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:		
(1) Net negative fair value	1050	0
(2) Potential future exposure	1051	0
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	74,225,476

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR
a. Secured debt securities	1053	16,787,707
b. Senior unsecured debt securities	1054	79,973,392
c. Subordinated debt securities	1055	13,545,976
d. Commercial paper	1056	2,221,633
e. Certificates of deposit	1057	6,076,483
f. Common equity	1058	49,006,789
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	3,519,880
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	171,131,860

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount in thousand EUR
a. Australian dollars (AUD)	1061	13,026,235
b. Brazilian real (BRL)	1062	4
c. Canadian dollars (CAD)	1063	22,145,720
d. Swiss francs (CHF)	1064	23,992,123
e. Chinese yuan (CNY)	1065	10,199,305
f. Euros (EUR)	1066	7,094,975,169
g. British pounds (GBP)	1067	190,560,054
h. Hong Kong dollars (HKD)	1068	19,249,976
i. Indian rupee (INR)	1069	27,037
j. Japanese yen (JPY)	1070	91,379,173
k. Swedish krona (SEK)	1071	15,162,389
l. United States dollars (USD)	1072	2,895,513,067
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	10,376,230,252

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR
a. Assets under custody indicator	1074	379,008,000

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in thousand EUR
a. Equity underwriting activity	1075	2,573,495
b. Debt underwriting activity	1076	27,299,288
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	29,872,783

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in thousand EUR
a. OTC derivatives cleared through a central counterparty	1078	1,619,437,230
b. OTC derivatives settled bilaterally	1079	731,236,086
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	2,350,673,316

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount in thousand EUR
a. Held-for-trading securities (HFT)	1081	21,345,224
b. Available-for-sale securities (AFS)	1082	55,499,872
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	54,521,225
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	2,518,979
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	19,804,892

Section 11 - Level 3 Assets	GSIB	Amount in thousand EUR
a. Level 3 assets indicator (Assets valued for accounting purposes using Level 3 measurement inputs)	1086	2,954,177

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount in thousand EUR
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	138,398,000

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount in thousand EUR
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	112,571,000
(1) Any foreign liabilities to related offices included in item 13.a.	1089	34,400,290
b. Local liabilities in local currency (excluding derivatives activity)	1090	34,204,000
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	112,374,710

Checks Summary

Section 22 - Indicator Values	GSIB	Amount in thousand EUR
a. Section 2 - Total exposures indicator	1166	595,860,636
b. Section 3 - Intra-financial system assets indicator	1167	127,356,941
c. Section 4 - Intra-financial system liabilities indicator	1168	74,225,476
d. Section 5 - Securities outstanding indicator	1169	171,131,860
e. Section 6 - Payments activity indicator	1170	10,376,230,252
f. Section 7 - Assets under custody indicator	1171	379,008,000
g. Section 8 - Underwriting activity indicator	1172	29,872,783
h. Section 9 - OTC derivatives indicator	1173	2,350,673,316
i. Section 10 - Trading and AFS securities indicator	1174	19,804,892
j. Section 11 - Level 3 assets indicator	1175	2,954,177
k. Section 12 - Cross-jurisdictional claims indicator	1176	138,398,000
l. Section 13 - Cross-jurisdictional liabilities indicator	1177	112,374,710