Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank: IT040 INTESA SANPAOLO S.p.A

Canital position CBD3 rules	Septer	mber 2011	Deferences to COPER reporting
Capital position CRD3 rules	Million EUR	% RWA	References to COREP reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments</u>	34,500		COREP CA 1.1 - hybrid instruments and government support measures other than
and government support measures other than ordinary shares) (+)	•		ordinary shares COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (+) eligible capital and reserves	59,212		
Of which: (-) intangibles assets (including goodwill)	-24,712		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets (1)	-554		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1,674		COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,184		Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	0		line 1.3.T1*) COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-490		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	32,826	10.03%	
Of which: ordinary shares subscribed by government	0		Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	0		
E) Core Tier 1 including existing government support measures (C+D)	32,826	10.03%	Common equity + Existing government support measures included in T1 other than ordinary shares
Shortfall to 9% before application sovereign capital buffer	0	0.00%	9%RWA-Core Tier 1 including existing government support measures; if >0.
F) Hybrid instruments not subscribed by government	4,510		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	37,336	11.40%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA as of end September 2011 including add-on for CRD3 (2)	327,377		
Of which: RWA add-on for CRD III as of end September 2011 (2)	5,321		
Sovereign Capital buffer			
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	720		Please report the prudential filter as a positive number if the AFS revaluation reserve for sovereign assets is negative. Please report the prudential filter as a negative number if the AFS revaluation reserve is positive. If the bank does not apply a prudential filter on AFS sovereign assets, please fill in zero.
H) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios (3).	1,992		Difference between the book value and the fair value at the reference date. Please provide a positive number if the book value is larger than the fair value of sovereign assets. Please provide a negative number if the book value is smaller than the fair value of the sovereign assets.
Sovereign capital buffer for exposures in EEA (G+H)	2,712	0.83%	Sum of Prudential filter and valuation. If negative it is set to 0
			9%RWA-(Core Tier 1 including existing government support measures-Sovereign
Overall Shortfall after including sovereign capital buffer	0	0.00%	capital buffer for exposures in EEA); if >0.

- (1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

 (2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

 (3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

turity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value	
Residual Maturity	Country		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Austria	4 43	0	43	0 4	0	4 39	Ō	0	Ö		0	Ō	0
10Y 15Y		9 2	0	9 2	0	0	9 0 53	0	0	0		0	0	0
Tot 3M		61 0	0	59 0	0	0	53	0	0	3	0	0	0	0
3M 1Y 2Y 3Y 5Y		1 30	0	0 30	0 30	0	0	0	0	0		0	0	0
3Y	Belgium	0	0	0	0 5	0	0	0	-1 0	0		0	0	0
10Y	-	0	0	-5	0	0	-5	0	0	0		Ö	0	0
Tot		5 43	0	5 37	0 35	0	5 1	0	-1	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	ő	0
Tot 3M		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y 2Y		6 5	0	6	0	0	0	0	0	6 6		0	0	0
3Y	Cyprus	5	0	5	0	0	0	0	0	6		0	0	0
3M 1Y 2Y 3Y 5Y 10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0 19	0	0 19	0	0	0	0	0	20	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 4	0 4	0 4	0	0	0	0	0	0		0	0	0
2Y 3Y		1 2	1 2	1 2	0	0	0	0	0	0		0	0	0
5Y	Czech Republic	8 34	7	2	0 27	0	-5 -4	0	0	0		0	0	0
15Y		5	5	2 43	0 27	0	-2 -11	0	0	0	0	0	0	0
3M		0	0	0	0	0	0	0	0	Ö		Ö	0	Ö
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		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
10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		Ö	Ö	Ö	Ö	Ö	Ö	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		0	0	0	0	0	0	Ö	Ö	0		0	ŏ	0
2Y 3Y	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
5Y 10Y	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
15Y		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 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Finland	1 17	0 17	1 17	0	0	1 0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		18	17	18	Ö	Ö	i	0	0 0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y		3	0	0	0	0	0	Ö	0	0		0	Ō	0
2Y 3Y	France	5 14	0	5 13	0 3	0	5 10	0	0	0		0	0	0
5Y 10Y	France	12 61	0	-54 57	0	0	-54 8	0	-5 0	0 50		0	0	0
15Y Tot		68 165	0	28	0	0	-37 -69	0	0	65 115	0	0	Ö	0
100		103	0	70		U	-03	- U		113	- 0		- U	U

turity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) (gross of provisions and write-off exposures (long) net of cash short position of sovereign deb to other counterparties only where there is maturity matching) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (5) (on and off balance sheet)		Provisions and write-off on	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
Residual Ma	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Germany	1 47 130 131 220 239 41 810	0 0 0 0 0 0	-1 27 29 42 98 174 38	0 0 26 21 0 103 40	0 0 0 0 0 0	-1 27 3 21 12 70 -2	0 0 0 0 0 0	0 0 0 0 4 -4 0 0	0 0 0 0 0 90	0	0 0 0 0 0 0 2	0 0 0 0 0 0 -2	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Greece (5)	12 1 1 1 1 136 214 482 847	0 0 0 0 0 0	12 1 1 1 1 136 214 482 847	8 1 1 1 1 88 139 312 548	0 0 0 0 0 0	0 0 0 0 1 2 5	0 0 0 0 0 0 15	0 0 0 0 16 0	3 0 0 0 31 49 109	515	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Hungary	830 81 111 38 101 82 242 1,385	3 22 8 14 42 37 28	830 43 11 38 101 80 282 1,385	825 9 3 0 39 0 0 875	0 0 0 0 0 0 0	2 12 1 4 13 2 0 35	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 20 8 41 257 325	0	3 1 0 0 -2 0 0 0 -2 3	-3 -1 0 0 2 0 0 -3	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Iceland	0 0 0 2 0 0 0	0 0 0 0 0 0 0	0 0 0 2 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 2 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
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Ireland	0 0 0 0 0 0 132 0	0 0 0 0 0 0 0	0 0 0 0 0 0 132 0 133	0 0 0 0 0 132 0 132	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 21 0	0 0 0 0 0 -21 0 -21	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Italy	7,603 14,094 5,239 5,392 4,831 8,128 11,669 56,956	2,883 2,518 1,934 2,125 3,181 5,576 8,719 26,935	7,526 12,847 4,829 5,184 4,539 7,841 11,580 54,346	1,970 8,161 2,595 2,722 1,334 1,420 830 19,032	0 0 0 0 34 32 89	2,423 1,923 274 336 -10 180 20 5,146	0 0 -14 0 -4 57 997 1,037	-1 -1 1 0 32 66 -165	250 245 25 2 0 635 1,916 3,072	91	3 33 66 64 128 94 290 678	-1 -12 -24 -23 -47 -34 -105	-2 -21 -42 -41 -82 -60 -185
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Latvia	0 0 0 0 0 0 25 59	0 0 0 0 0 0 0 0 59	0 0 0 0 0 0 25 59	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 25 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Liechtenstein	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	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
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Lithuania	0 0 0 0 3 22 0 25	0 0 0 0 0 0 0	0 0 0 0 3 16 0	0 0 0 0 0 0 20 0	0 0 0 0 0 0 0	0 0 0 0 3 -4 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
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Luxembourg	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 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

turity		GROSS DIRECT LONG EX	KPOSURES (accounting provisions) (1)		nd write-off exposures (I	T POSITIONS ong) net of cash short po ere there is maturity mat		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and write-off on	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
Residual Ma	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Malta	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	Ö	0	0	0	0	0	ő	0		ŏ	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
3M		0	0	0 3	0	0	0 3	0	0	0		0	0	0
2Y		0	0	-52	0	0	-52	0	0	0		0	0	0
5Y	Netherlands	1 75	0	0 74	0 3	0	0 71	0	Ö	ő		0	Ō	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		44 0	0	26 0	0	0	26 0	0	0	0		0	0	0
Tot 3M		123	0	51	3	0	48	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Norway	51	0	51	0	0	51	0	0	0		0	0	0
5Y 10Y		8 1	0	8 1	0	0	8 1	Ö	0	0		0	Ö	Ö
		0 59	0	0 59	0	0	0 59	0	0	0	0	0	0	0
3M		0 182	0	0 178	0	0	0 178	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0 14		0	0	0
3Y 5Y	Poland	14 0	0	14 0	0	0	0	0	Ö	0		Ö	Ō	0
10Y 15Y		59 14	0	58 20	20	0	-1 0	0	0	39 21		0	0	0
Tot		270	0	20 270 0	20 0	0	177 0	0	0	75 0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 25	25	25	0	0	0	0	0	0		0	0	0
3Y	Portugal	0	0	0	0	0	0	0	0	0		0	0	0
5Y 10Y	ronaga	1 34	0 3	1 34	0 31	0	0	0	0	0		0 17	-17	0
15Y Tot		7 66	7 35	7 66	0 31	0	0	0	0	0	0	0 17	-17	0
3M		16 71	0	16 71	16 68	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		Ö	0	0
5Y	Romania	37	0 14	37	5 14	0	0	0	0	10		1	-1	0
10Y 15Y		25 11	0	25 11	25 11	0	0	0	0	0		-1 0	0	0
Tot 3M		166	14	166	140 0	0	0	0	0	10 0	0	0	-2 0	0
1Y		228 168	15	213 168	25 128	0	16 0	0	0	159 33		0 -1	0	0
3Y	Slovakia	416	9	415	0	0	-1	0	Ö	376 0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		939 708	28 25	939 708	910 238	0	0	0	0	410 100		-1	1	0
15Y Tot		97 2,558	19 103	113 2,558	0 1,301	0	0 15	0	0	1,078	2	-5	2	3
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		1 38	1 12	1 38	0 26	0	0	0	0	0		0	0	0
2Y		4 8	4 7	4 8	0	0	0	0	0	0		0	0	0
5Y	Slovenia	46	22	46	24	0	0	0	0	0		1	-1 -1	0
10Y 15Y		51 26 175	20 15	51 26 175	31 12	0	0	0	0	0		1	-1 -1	0
Tot 3M		7	81 5	175 7	94	0	0	0	0	0	0	0	-2 0	0
1Y		105 69	29 50	105 11	0	0	26 -54	0	0	50 15		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Spain	145	39	61	0	0	-75	0	0 -7	97		0	0	0
10Y	•	96 659	85 301	81 629	6	0	-10 -21	0	Ö	350		0	Ō	0
15Y Tot		35 1,115	27 535	35 927	6	0	8 -126	0	-7	0 512	0	0	0	0
3M 1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		9	0	9	0	0	9	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Sweden	0	0	0	0	0	0	0	0	0		0	0	0
10Y 15Y		0 2	0	0 2	0 2	0	0	0	0	0		0	0	0
Tot		11	0	- 11	2	0	8	0	0	0	0	0	0	0

Residual Maturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
	Country		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Sovereign assets Debt securities (loans, advances	Sovereign assets (loans, advances and debt securities)	value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		7	0	7	0	0	7	0	0	0		0	0	0
1Y		298	0	298	0	0	298	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Officed Kingdom	36	0	36	0	0	36	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	Ü
Tot		341	0	341	0	0	341	0	0	0	0	0	0	0
	TOTAL EEA 30	65,487	27,959	62,070	22,465	155	5,822	1,052	-67	5,518	608	720	-292	-428

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

 (2) The banks disclose the exposures in the "Financial assess held for trading" portfolio after forfesting the cash repositions having the same maturities.

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

 (4) According with CEBS Guidelines on prudential filters is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

 (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Composition of RWA as of 30 September 2011

Name of the bank: IT040 INTESA SANPAOLO S.p.A

(in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA (1)	322,056	327,377
RWA for credit risk	277,637	277,953
RWA Securitisation and re-securitisations	4,159	4,475
RWA Other credit risk	273,478	273,478
RWA for market risk	13,503	18,509
RWA operational risk	27,255	27,255
Transitional floors ⁽²⁾	532	532
RWA Other	3,130	3,130

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach:

option 1

Name of the bank: IT040 INTESA SANPAOLO S.p.A

	Cradit defects aware (CI	C) and other contracts (1)
	- ' '	OS) and other contracts (1)
Country (2)	Bank is protection seller	Bank is protection buyer
Country (2)	Notional amount	Notional amounts
	outstanding (3)	outstanding (3)
Austria	93	93
Belgium	261	163
Bulgaria	19	19
Cyprus	-	-
Czech Republic	-	-
Denmark	-	-
Estonia	-	-
Finland	-	-
France	958	607
Germany	511	331
Greece	142	167
Hungary	51	51
Iceland	-	-
Ireland	41	41
Italy	927	833
Latvia	11	11
Liechtenstein	-	-
Lithuania	7	7
Luxembourg	-	-
Malta	-	-
Netherlands	107	144
Norway	5	5
Poland	7	7
Portugal	135	137
Romania	11	11
Slovakia	-	=
Slovenia	-	-
Spain	1,409	1,416
Sweden	-	-
United Kingdom	144	144

⁽¹⁾ It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

⁽²⁾ The country identifies the reference entity single name of the CDS and other contracts.

⁽³⁾ Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.