

Pricing Supplement dated 13th May, 2005

INTESA BANK IRELAND p.l.c.

**Issue of USD 250,000,000 Floating Rate Notes due May, 2012 (the “Notes”)
Guaranteed by
Banca Intesa S.p.A.**

under the €25,000,000,000 Global Medium Term Note Programme

This document constitutes the Pricing Supplement relating to the issue of the Notes described herein. Terms used herein shall be deemed to be defined as such for the purposes of the conditions (the “**Conditions**”) set forth in the Offering Circular dated 28th July, 2004 and the Supplemental Offering Circular dated 13th May, 2005. This Pricing Supplement contains the final terms of the Notes and must be read in conjunction with such Offering Circular as so supplemented.

1. (i) Issuer: Intesa Bank Ireland p.l.c
- (ii) Guarantor: Banca Intesa S.p.A.
2. (i) Series Number: 190
- (ii) Tranche Number: 1
3. Specified Currency or Currencies: United States Dollars (“USD”)
4. Aggregate Nominal Amount:
 - (i) Series: USD 250,000,000
 - (ii) Tranche: USD 250,000,000
5. (i) Issue Price: 100.00 per cent. of the Aggregate Nominal Amount.
- (ii) Net Proceeds: USD 250,000,000
6. Specified Denominations: USD 100,000
7. (i) Issue Date: 17th May, 2005
- (ii) Interest Commencement Date: Issue Date
8. Maturity Date : Interest Payment Date falling in May, 2012
9. Interest Basis: Floating Rate
(further particulars specified below)
10. Redemption/Payment Basis: Redemption at par

11.	Change of Interest or Redemption/ Payment Basis:	Not Applicable
12.	Put/Call Options:	Not Applicable
13.	(i) Status of the Notes:	Senior
	(ii) Status of the Guarantee:	Senior
14.	Listing:	Luxembourg
15.	Method of distribution:	Non-syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16.	Fixed Rate Note Provisions	Not Applicable
17.	Floating Rate Note Provisions	Applicable
		Rate of Interest to be determined in accordance with the following formula:
		3 month USD-LIBOR-BBA PLUS the Margin
(i)	Specified Period(s)/ Specified Interest Payment Dates:	Interest on the Notes will be payable quarterly in arrear on 17th February, 17th May, 17th August and 17th November of each year, commencing 17th August, 2005 (each being a “ Specified Interest Payment Date ”), subject to adjustment in accordance with the Business Day Convention specified below in respect of payment dates only.
(ii)	Business Day Convention:	Modified Following Business Day Convention
(iii)	Additions Business Centre(s)	London, New York and TARGET
(iv)	Manner in which the Rates of Interest are to be determined:	Screen Rate Determination (Further details specified below)
(v)	Party responsible for calculating the Rates of Interest and Interest Amounts (if not the Principal Paying Agent):	Not Applicable
(vi)	Screen Rate Determination:	Applicable

- Reference Rate:	3 month USD LIBOR BBA
- Relevant Screen Page:	Telerate Page 3750
- Interest Determination Date(s) :	Second London Business Day prior to the start of each Interest Period
- Relevant Time:	11:00 a.m. London time
- Relevant Financial Centre:	London
(vii) ISDA Determination:	Not Applicable
(viii) Margin:	Plus 0.15 per cent. per annum
(ix) Minimum Rate of Interest:	Not Applicable
(x) Maximum Rate of Interest:	Not Applicable
(xi) Day Count Fraction:	Act/360
(xii) Fall back provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest on Floating Rate Notes, if different from those set out in the Conditions:	Not Applicable
18. Zero Coupon Note Provisions	Not Applicable
19. Index-Linked Interest Note Provisions	Not Applicable
20. Dual Currency Interest Note Provisions	Not Applicable
PROVISIONS RELATING TO REDEMPTION	
21. Call Option	Not Applicable
22. Put Option	Not Applicable
23. Final Redemption Amount:	USD 100,000 per Note of USD 100,000 Specified Denomination

24. **Early Redemption Amount**

Early Redemption Amount(s) payable on redemption for taxation reasons or on event of default and/or the method of calculating the same (if required or if different from that set out in the Conditions):

Condition 12(b) will apply

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25. **Form of Notes:**

Bearer Notes

Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes on 60 days' notice in the limited circumstances specified in the Permanent Global Note.

26. Additional Financial Centre(s) or other special provisions relating to Payment Date:

London, New York and TARGET

Payment dates to be adjusted in accordance with the Modified Following Business Day Convention

27. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):

Yes

28. Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuers to forfeit the Notes and interest due on late payment:

Not Applicable

29. Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made:

Not Applicable

30. Redenomination applicable

Redenomination not applicable

31. Renominalisation and reconventioning provisions:

Not Applicable

32. Consolidation provisions: The provisions in Condition 20 (*Further Issues*) apply
33. Other terms or special conditions: Not Applicable

DISTRIBUTION

34. (i) if syndicated, names of Managers: Not Applicable
- (ii) Stabilising Manager (if any): Not Applicable
35. If non-syndicated, name of Dealer: Daiwa Securities SMBC Europe Limited
36. TEFRA: The D Rules are applicable
37. Additional selling restrictions: Not Applicable

OPERATIONAL INFORMATION

38. ISIN Code: XS0219515367
39. Common Code: 021951536
40. CUSIP: Not Applicable
41. Any clearing system(s) other than Euroclear and CBL and the relevant identification number(s): Not Applicable
42. Delivery: Delivery against payment
43. Additional Paying Agent(s) (if any): Not Applicable

LISTING APPLICATION

This Pricing Supplement comprises the final terms required to list the issue of Notes described herein pursuant to the €25,000,000,000 Global Medium Term Note Programme of Banca Intesa S.p.A. and Intesa Bank Ireland p.l.c. guaranteed, in respect of the Notes issued by Intesa Bank Ireland p.l.c. , by Banca Intesa S.p.A.

RESPONSIBILITY

The Issuer and the Guarantor accept responsibility for the information contained in this Pricing Supplement. To the best of the knowledge and belief of the Issuer and the Guarantor, the information contained in this Pricing Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Signed on behalf of the Issuer:

By:
Duly authorised

Signed on behalf of the Guarantor:

By:
Duly authorised