### INTESA M SANPAOLO

#### PRESS RELEASE

#### **INTESA SANPAOLO: 2021 EU-WIDE STRESS TEST RESULTS**

*Turin - Milan, 30 July 2021 –* Intesa Sanpaolo was subject to the 2021 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Bank of Italy, the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

Intesa Sanpaolo notes the announcements made today by the EBA on the EU-wide stress test and fully acknowledges the outcomes of this exercise.

The 2021 EU-wide stress test does not contain a pass fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing Intesa Sanpaolo's ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2021-2023). The stress test has been carried out applying a static balance sheet assumption as of December 2020, and therefore does not take into account future business strategies and management actions. It is not a forecast of Intesa Sanpaolo profits.

The Intesa Sanpaolo fully loaded Common Equity Tier 1 ratio (CET1 ratio) resulting from the stress test for 2023, the final year considered in the exercise, stands at:

- 15.06% under the baseline scenario;
- 9.38% under the adverse scenario.

This compares with the starting-point figure of 14.04% as of 31 December 2020.

The impact of the exercise under the adverse scenario, equivalent to 466 basis points, would be equivalent to 448 basis points when restoring the actual neutral effect on capital ratios of the 2018-2021 Long-term Incentive Plan LECOIP 2.0 based on financial instruments (which is not captured by the stress test assumption of a static balance sheet).

The fully loaded CET1 ratio under the adverse scenario would be 9.97% when considering both the said restored neutrality and the sale transactions of the going concerns, related to the acquisition of UBI Banca in 2020, finalised in the first half of 2021, other things being equal.

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### **2021 EU-wide Stress Test**

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



## 2021 EU-wide Stress Test: Summary

			Intesa Sanpaolo S.p.A.					
		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	ow um (mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	1 Net interest income	7,717	8,505	8,282	8,142	7,516	7,551	7,432
2	2 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	832	602	602	602	-435	363	360
3	3 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
4	4 Profit or (-) loss for the year	3,326	2,921	3,908	3,950	-4,416	-123	-121
5	5 Coverage ratio: non-performing exposure (%)	48.64%	47.78%	44.58%	42.71%	50.64%	46.15%	42.90%
6	6 Common Equity Tier 1 capital	51,070	50,895	51,776	52,875	38,182	36,211	34,459
7	7 Total Risk exposure amount (all transitional adjustments included)	347,071	349,119	349,884	351,182	358,820	364,307	367,349
8	8 Common Equity Tier 1 ratio, %	14.71%	14.58%	14.80%	15.06%	10.64%	9.94%	9.38%
9	9 Fully loaded Common Equity Tier 1 ratio, %	14.04%	14.10%	14.56%	15.06%	10.06%	9.66%	9.38%
10	10 Tier 1 capital	58,556	58,381	59,262	60,361	45,668	43,697	41,945
11	11 Total leverage ratio exposures	814,646	814,646	814,646	814,646	814,646	814,646	814,646
12	12 Leverage ratio, %	7.19%	7.17%	7.27%	7.41%	5.61%	5.36%	5.15%
13	13 Fully loaded leverage ratio, %	6.94%	7.00%	7.20%	7.43%	5.36%	5.25%	5.16%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup> Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		7,480	7,480	7,480	7,480	7,480	7,480
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static only)

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	тU	

New definition of default?

Yes



	Intesa Sanpaolo S.p.A.																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk exposı	ire amounts								
			A-IRE		F-C	RB	A-IF	B	F-1	IRB	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	(mli	In EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			Stuge 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 expo
	Central banks		0	(	0	0	0	0	0		0 0	C	0	C	0		0 -
	Central governments		0	(	0	0	0	0	0		0 122	7	1	C	0		0       50       36       57       29       36       33
	Institutions		29,725	406	0	0	14,120 107,053	101	0		0 15,825	5,740 40,314	406	18	39	16	50
	Corporates		192,355	16,811	1,309	35		4,088	1,004		0 136,259 0 9,746	40,314	14,262	406	1,131	7,330	36
	Corporates - Of Which: Specialised Lending		12,103	1,074	0	0	7,946	245	0		0 9,746	1,497		112	137	46	57
	Corporates - Of Which: SME		44,280	9,088	432	27	27,214	2,261	315		0 29,563	10,854	. 7,777	115	495	4,129	29
	Retail		165,702			0	33,108	2,092	0		0 132,501	20,630		143	650	2,030	36
	Retail - Secured on real estate property		130,382 7,397	4,583	0	0	23,259	1,520	0		0 107,449 0 4,213	13,302	3,085	75	389	833	33
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME			1,114		0	1,887	278	0		0 4,213	2,002		ç	82	243	13
Incesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		122,985	3,468	0	0	21,372	1,242	0		0 103,236	11,300	2,364	66	307	590	90
	Retail - Qualifying Revolving		1,900	7	0	0	290	1	0		0 621	, 940		. 1	5		1
	Retail - Other Retail		33,420	4,158		0	9,559	570	0		0 24,431	6,388		. 67	257	1,202	)2
	Retail - Other Retail - Of Which: SME		11,862	2,618	0	0	3,207	403	0		0 7,679	2,704	1,175	36	105	74	17
	Retail - Other Retail - Of Which: non-SME		21,557	1,540	0	0	6,352	168	0		0 16,752 5,067	3,684	846	31	152	45	55
	Equity		9,285	112	•		31,659	0			5,067	1	65	C	0		1     3       1     3       20     2       1     3       20     5       47     6       55     5       0     0
	Securitisation																
	Other non-credit obligation assets		0	(			0	0			0	C	) (	C	0		0 -
	IRB TOTAL		397,066	26,077	1,309	35	185,940	6,281	1,004		0 289,775	66,693	19,842	567	1,820	9,531	<b>48</b> .

											Actual							
											31/12/2020							
					Exposure	e values			Risk exposı	ure amounts								
				A-IRI	В	F-IR	В	A-IR	RB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19		Central banks		0	0	0	0	0	0	C	)	0 0	(	0 (	) (	0 0	C	J -
20		Central governments		0	0	0	0	0	0	C	)	0 0	(	0	) (	0 0	0	) -
21		Institutions		17,155	322	0	0	6,987	81	C	)	0 9,008			2 6	5 36	142	2 44.05%
22		Corporates		138,904	16,318	0	1	. 79,293	3,929	C	)	0 98,730		8 13,788	3 243	3 920	7,056	6 51.17% 3 39.08% 6 52.97%
23		Corporates - Of Which: Specialised Lending		7,253	910	0	0	4,264	211	C	)	0 5,711	,	• • •	3 3	5 76	363	3 39.08%
24		Corporates - Of Which: SME		42,369	9,029	0	1	. 25,888	2,212	C	)	0 27,811	,	,	5 10	5 491	4,086	52.97% ز
25		Retail		156,500	8,622	0	0	32,076	1,995	-	)	0 123,696	,	,		7 638	1,986	5510070
26		Retail - Secured on real estate property		121,555	4,477	0	0	22,386	1,456	-	)	0 98,942		· · ·	7 64	4 380	796	6 26.74%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		7,365	1,113	0	0	1,866	275	C	)	0 4,189	/		9 8	8 81	242	2 33.59%
28		Retail - Secured on real estate property - Of Which: non-SME		114,190	3,364	0	0	20,519	1,180	C	)	0 94,753	11,007	7 2,258	3 56	5 298	554	4 24.56% 1 34.05% 9 59.38%
29		Retail - Qualifying Revolving		1,899	7	0	0	290	1	C	)	0 620	940	•	2	L 5	1	1 34.05%
30		Retail - Other Retail		33,046	4,138	0	0	9,400	538	C	)	0 24,134	/	,	6	L 254	1,189	59.38% و
31		Retail - Other Retail - Of Which: SME		11,571	2,604	0	0	3,061	371	C	)	0 7,452			1 3:	l 102	737	/ 63.50%
32		Retail - Other Retail - Of Which: non-SME		21,475	1,534	0	0	6,339	167	C	)	0 16,682	,	2 842	2 3:	l 152	452	7         63.50%           2         53.69%
33		Equity		8,659	112			29,882	0			4,847	1	1 6	5 (	0	0	0 0.00%
34		Securitisation																
35		Other non-credit obligation assets		0	0			0	0			0	(	0 (	) (	0 0	0	<u>۱</u> -
36		IRB TOTAL		321,219	25,374	0	1	. 148,237	6,005	0		0 236,281	52,480	19,157	375	5 1,594	9,183	3 47.94%

											Actual					
											31/12/2020					
					Expos	sure values			Risk exposi	ure amounts						
				A-1	IRB	F	·IRB	A-II	RB	F-I	RB			Stock of	Stock of Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks		0		0	0 (	0 0	0	0		0 0	0	0	0 0	0 -
38		Central governments		0		0	) (	0 0	0	0		0 0	0	0	0 0	0 -
39		Institutions		0		0	) (	0 0	0	0		0 0	0	0	0 0	0 -
40		Corporates		3,937		64 56	5	4 2,650	60	434		0 4,161	325 68	8 7	70 10 4	8 70.21%
41		Corporates - Of Which: Specialised Lending		1,038		5	0 (	985	0	0		0 993	45	5 6	6	5 100.58%
42		Corporates - Of Which: SME		1,590		52 25	7	4 987	47	191		0 1,677	167 50	6	7 3 3	69.07%
43		Retail		8,460	1	04	0 (	890	90	0		0 8,140	320 104	4 1	5 11 4	41.32%
44		Retail - Secured on real estate property		8,172		92	0 (	746	59	0		0 7,913	259 92	2 1	0 8 3	37.17%
45	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME		31		1	0 (	20	2	0		0 23	7	1	1 0	1 68.54%
46	SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME		8,141		90	0 (	726	57	0		0 7,890	251 90	0 1	0 7 3	36.74%
47		Retail - Qualifying Revolving		0		0	) (	0 0	0	0		0 0	0	0	0 0	0 -
48		Retail - Other Retail		288		13	) (	) 144	32	0		0 227	61 13	3	5 3	9 71.59%
49		Retail - Other Retail - Of Which: SME		288		13	) (	) 144	32	0		0 227	61 13	3	5 3	9 71.59%
50		Retail - Other Retail - Of Which: non-SME		0		0	) (	0 0	0	0		0 0	0	0	0 0	0 -
51		Equity		0		0		0	0			C	0	0	0 0	0 -
52		Securitisation														
53		Other non-credit obligation assets		0		0		0	0			C	0	0	0 0	0 -
54		IRB TOTAL		12,398	10	68 560	5 4	3,541	150	434		0 12,302	644 172	2 80	6 20 9	1 52.74%

										Actual						
										31/12/2020						
				Expos	ıre values			Risk expos	sure amounts							
			A-	IRB	F-	IRB	A-I	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55	C	entral banks	C	)	0 0	C	0		0 0	0	0 0	0	D	) (	0 0	-
56		entral governments	C	)	0 C	C	0		0 0	0	0 0	0	0	) (	0 0	-
57	In	nstitutions	835		0 C	C	458		0 0	)	0 521	. 57	)	0 (	0 0	-
58		orporates	8,088	3 2	0 0	C	3,243		5 (	)	0 5,228	2,391 20	D 1	3 35	5 7	36.10%
59		Corporates - Of Which: Specialised Lending	509		0 0	C	257		0 0	)	0 417	65	)	1 2	2 0	-
60		Corporates - Of Which: SME	21		0 0	C	14		0 0	0	0 17	5	)	) (	0 0	100.00% 28.64% 17.62%
61		etail	51		0 0	C	8		0 0	0	0 49		)	) (	0 0	28.64%
62		Retail - Secured on real estate property	49		0 0	C	8		0 0	0	0 47	1	0	) (	0 0	17.62%
		Retail - Secured on real estate property - Of Which: SME	C		0 0	C	0		0 0	0	0 0	0	)	) (	0 0	-
64 UNITED S		Retail - Secured on real estate property - Of Which: non-SME	49		0 0	C	8		0 0	0	0 47	1	)	) (	0 0	17.62%
65		Retail - Qualifying Revolving	C		0 0	C	0		0 0	0	0 0	0	)	) (	0 0	-
66		Retail - Other Retail	2		0 0	C	0		0 0	0	0 2	0	D	) (	0 0	56.62% 82.84%
67		Retail - Other Retail - Of Which: SME	C	)	0 0	C	0		0 0	0	0 0	0	0	) (	0 0	82.84%
68		Retail - Other Retail - Of Which: non-SME	2		0 0	C	0		0 0	D	0 2	0	D	) (	0 0	56.55%
69	Equity		117	,	0		256		0		0	0	D	0 (	0 0	-
70		ecuritisation														
71		ther non-credit obligation assets	C		0		0		0		0	0	0	) (	0 0	-
72	IF	RB TOTAL	9,091	2	L 0	0	3,965		5 0		0 5,798	2,449 21	13	35	5 7	36.00%





											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-I	RB	F-II	RB	A-I	IRB	F-II	RB		<b>0</b> 1		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 evenesure
91		Central banks		0	(	) 0	(	0		0 0		0 (	0	0 (	0 0		D C	) -
92		Central governments		0	(	0 0	(	0		0 0		0 (	0	0 (	0 0		D C	ر -
93		Institutions		606	(	0 0	(	) 214		0 0		0 128	8 3	62 (	0 0		0 0	0 90.13% 2 68.27%
94		Corporates		3,603	12	2 0	(	1,998		1 0		0 2,910	0 49	95 2	2 4	1	3 2	2 68.27%
95		Corporates - Of Which: Specialised Lending		154	(	0 0	(	) 71		0 0		0 128	8	0 (	0 1		D C	<u>ر</u>
96		Corporates - Of Which: SME		7	(	0 0	(	) 5		0 0		0 7	7	1 (	0 0		0 0	<u>ر</u>
97		Retail		9	1	0	(	) 2		0 0		0 7	7	1	1 0		0 0	0 48.28%
98		Retail - Secured on real estate property		8	(	0 0	(	) 1		0 0		0 7	7	1 (	0 0		0 0	0 49.85%
99	CDATN	Retail - Secured on real estate property - Of Which: SME		0	(	0 0	(	0		0 0		0 (	0	0 (	0 0		0 0	_ (
100	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		8	(	0 0	(	) 1		0 0		0 7	7	1 (	0 0		D C	0 49.85%
101		Retail - Qualifying Revolving		0	(	0 0	(	0		0 0		0 (	0	0 (	0 0		D C	( -
102		Retail - Other Retail		0	1	. 0	(	) 0		0 0		0 (	0	0	1 0		D C	0 48.21% 0 47.47%
103		Retail - Other Retail - Of Which: SME		0	1	. 0	(	) 0		0 0		0 (	0	0	1 0		D C	) 47.47%
104		Retail - Other Retail - Of Which: non-SME		0	(	0 0	(	) 0		0 0		0 (	0	0 (	0 0		D C	0 56.72%
105		Equity		0	(	)		0		0		(	0	0 0	0 0		D C	<u>- آر</u>
106		Securitisation																
107		Other non-credit obligation assets		0	(	)		0		0		(	0	0 (	0 0		0 0	
108		IRB TOTAL		4,218	4	0	(	2,214	1	1 0		0 3,045	5 52	8 3	3 4	13	3 2	2 63.18%

											Actual							
											31/12/2020							
					Εχροςι	ire values			Risk expos	sure amounts								
				A-I	RB	F-I	RB	A-1	RB	F	-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for e Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks		0		0 0	0	0		0	0	0 0	(	)	0	0	ა ი	<u>ر</u>
110		Central governments		0		0 0	0	0		0	0	0 0	(	)	0	0	<u>ა</u> ი	_ ر
111		Institutions		0		0 0	0	0		0	0	0 0	(	0	0	0	<u>ა</u> ი	0 99.90%
112		Corporates		179		0 0	0	115		0	0	0 121	49	Ð	0	2	4 0	_ ر
113		Corporates - Of Which: Specialised Lending		75		0 0	0	47		0	0	0 17	49	Ð	0	2	4 0	_ ر
114		Corporates - Of Which: SME		0		0 0	0	0		0	0	0 0	(	)	0	0	<u>ა</u> ი	ر
115		Retail		25		0 0	0	4		0	0	0 23	1	L	0	0	<u>ა</u> ი	0 72.97%
116		Retail - Secured on real estate property		24		0 0	0	4		0	0	0 23	1	L	0	0	ა <u></u>	- ز
117	SERBIA	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0		0	0	0 0	(	)	0	0	ა ი	- ز
118	JERDIA	Retail - Secured on real estate property - Of Which: non-SME		24		0 0	0	4		0	0	0 23	1	L	0	0	ა ი	- ز
119		Retail - Qualifying Revolving		0		0 0	0	0		0	0	0 0	(	)	0	0	ა ი	- ز
120		Retail - Other Retail		0		0 0	0	0		0	0	0 0	(	)	0	0	ა ი	0 72.97%
121		Retail - Other Retail - Of Which: SME		0		0 0	0	0		0	0	0 0	(	)	0	0	ა ი	0 76.92%
122		Retail - Other Retail - Of Which: non-SME		0		0 0	0	0		0	0	0 0	(	)	0	0	<u>ა</u> ი	0 72.90%
123		Equity		0		)		0		0		C	(	)	0	0	ა ი	- آر
124		Securitisation																
125		Other non-credit obligation assets		0		)		0		0		C	(	)	0	0	<u>ა                                    </u>	ر -
126		IRB TOTAL		203		) 0	0	119	(	D	0	0 144	50		0	2	4 0	0 87.64%

											Actual							
											31/12/2020							
					Exposu	ire values			Risk expos	ure amounts								
				A-I	RB	F-IF	RB	A-IR	В	F-	IRB			-	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 evenesure
127		Central banks		0		0 0	(	0 0	(	0 0		0 0	0	C	) 0	(	0 0	) -
128		Central governments		0		0 0	(	0 0	(	0 0		0 0	0	C	0	)	0 0	) –
129		Institutions		3,021		0 0	(	0 556	(	0 0		0 703	55	C	) 0	) (	0 0	) 3.74%
130		Corporates		3,068	6	0 0	(	0 1,567	14	4 C		0 2,010	322	60	) 2		2 5	8.62%
131		Corporates - Of Which: Specialised Lending		60		0 0	(	0 19	(	0 0		0 58	0	C	) 0		0 0	) –
132		Corporates - Of Which: SME		4		0 0	(	0 3	(	0 0		0 3	1	C	0 0	)	0 0	) -
133		Retail		27		1 0	(	0 6	(	0 0		0 24	2	1	. 0	(	0 0	) 51.67%
134		Retail - Secured on real estate property		25		1 0	(	0 5	(	0 0		0 23	2	1	. 0	)	0 0	) 43.64%
135	FRANCE	Retail - Secured on real estate property - Of Which: SME		1		0 0	(	0 0	(	0 0		0 1	0	C	0 0		0 0	) –
136	INANCL	Retail - Secured on real estate property - Of Which: non-SME		25		1 0	(	0 5	(	0 0		0 22	2	1	. 0	)	0 0	) 43.64%
137		Retail - Qualifying Revolving		0		0 0	(	0 0	(	0 0		0 0	0	C	0 0	(	0 0	) -
138		Retail - Other Retail		2		1 0	(	0 0	(	0 0		0 1	0	C	00	(	0 0	) 74.73%
139		Retail - Other Retail - Of Which: SME		0		0 0	(	0 0	(	0 0		0 0	0	C	0	(	0 0	) -
140		Retail - Other Retail - Of Which: non-SME		2		1 0		0 0	(	0 0		0 1	0	0	0 0	(	0 0	) 74.73%
141		Equity		0		0		0	(	)		0	0	C	00	(	0 0	) -
142		Securitisation																
143		Other non-credit obligation assets		0		0		0	(	0		0	0	C	0 0	(	0 0	) -
144		IRB TOTAL		6,116	62	2 0	0	2,129	15	0		0 2,737	379	61	. 2	2	2  6	9.11%

ſ	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	re values			Risk exposu	ire amounts								
	A-IR	В	F-II	RB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Courses Datio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
(mln EUR, %)	Non-derauted	Deraulteu	Non-derauted	Derduiteu	Non-derauted	Deraulteu	Non-deradited	Deraulteu							
	0	0	0	0	0	0	0	0	0	С	) 0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	1	0	0	0	0	0	0	0	1	C	0	0	0	0	99.90%
	149	0	12	0	80	0	11	0	66		, 0	0	1	0	-
	56	0	0	0	23	0	0	0	35	C	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	56.38%
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0 0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	56.38%
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	57.49%
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	56.37%
	0	0			0	0			0	C	0 0	0	0	0	-
	_	-				_						-		-	
	0	0		_	0	0		_	0	C	0	0	0	0	-
	150	0	12	0	80	0	11	0	67	37	0	0	1	0	57.95%



			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-IR	RB	F-II	RB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ra
	(n	Non-c nln EUR, %)	defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 avenue
	Central banks		0	C	) 0	(	0 0	(	0 0		0 0	) (	) (	C	) (	) (	0 -
	Central governments		0	C	0	(	0 0	(	0 0		0 0	) (	) (	C	) (	) (	0 -
	Institutions		759	C	0	(	133	(	0 0		0 100	) 48	3 (	C	) (	) (	0 -
	Corporates		4,121	C	0	(	2,433	(	0 0		0 2,430	1,468	3 (	13	26	5 (	0
	Corporates - Of Which: Specialised Lending		417	C	0	(	158	(	0 0		0 376	6	5 (	2	. (	) (	0 -
	Corporates - Of Which: SME		2	C	0	(	2	(	0 0		0 1	. 1	. (	C	) (	) (	0 -
	Retail		144	3	8 0	(	24	1	L 0		0 137	' <del>(</del>	5 3	C	) (	)	1
	Retail - Secured on real estate property		112	3	8 0	(	20	1	L 0		0 105	5 6	5 3	C	) (	)	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	C	0	(	0 0	(	0 0		0 0	) (	) (	C	) (	) (	0 -
	Retail - Secured on real estate property - Of Which: non-SME		111	3	8 0	(	20	1	0		0 105	6	5 3	C	) (	)1	1
	Retail - Qualifying Revolving		0	0	0 0	(	0 0	(	0 0		0 0	) (	) (	0	(	) (	0 -
	Retail - Other Retail		32	0	00	(	) 4	(	00		0 32	2 (	) (	0	) (	) (	0
	Retail - Other Retail - Of Which: SME		0	0	0 0	(	0 0	(	0 0		0 0	) (	) (	C	(	) (	0
	Retail - Other Retail - Of Which: non-SME		32	0	0	(	) 4	(	0 0		0 32	2 (	) (	00	) (	) (	0
	Equity		0	0	)		0	(	)		(	) (	) (	0	) (	) (	0 -
	Securitisation																
	Other non-credit obligation assets		0	C	)		0	(	)		(	) (	) (	C	) (	) (	0 -
	IRB TOTAL		5,024	4	• 0		2,589	1	. 0		0 2,667	1,522	2 3	13	26	1	1 24

									Actual							
									31/12/2020							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-IR	В	A-I	RB	F-1	RB		0		Stock of St	tock of	Stock of	Coverage Ratio -
RowN um	(mln EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 3 exposure	e provisions for prov Stage 1 exposure Stage	isions for 2 exposure St	provisions for	Stage 2 evenesure
163	Central banks	C	(	) 0	C	0 0	(	0 0		0 0	) (	) (	0	0	0	
164	Central governments	C	(	0 0	C	0 0	(	0 0		0 0	) (	) (	0 0	0	0	-
165	Institutions	347	(	0	C	220	(	0 0		0 330	) (	) (	D 1	0	0	-
166	Corporates	4,054	- 20	5 0	C	2,258	1	1 0		0 2,884	965	5 0	D 5	12	0	0.00%
167	Corporates - Of Which: Specialised Lending	144	2:	L 0	C	67	(	0 0		0 141	. (	) (	D 1	0	0	-
168	Corporates - Of Which: SME	103	(	0 0	C	163	(	0 0		0 5	5 99	9 0	D 1	1	0	<i>i</i> -
169	Retail	15	(	0	C	) 3	(	0 0		0 14	1	L (	0	0	0	69.25%
170	Retail - Secured on real estate property	14	. (	0 0	C	) 3	(	0 0		0 13	3 (	) (	0	0	0	14.42%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	C	(	0 0	C	0 0	(	0 0		0 0	) (	) (	0	0	0	<i>I</i>
172 LOALMDOONG	Retail - Secured on real estate property - Of Which: non-SME	14	. (	0 0	C	) 3	(	0 0		0 13	3 (	) (	0	0	0	14.42%
173	Retail - Qualifying Revolving	C	(	0 0	C	0 0	(	0 0		0 0	) (	) (	0 0	0	0	<i> </i>
174	Retail - Other Retail	1	(	0 0	C	0 0	(	0 0		0 1	. (	) (	0	0	0	98.30%
175	Retail - Other Retail - Of Which: SME	C	(	0 0	C	0 0	(	0 0		0 0	) (	) (	0	0	0	98.34%
176	Retail - Other Retail - Of Which: non-SME	1	(	0 0	C	0 0	(	0 0		0 1	. (	) (	0	0	0	68.57% 0.00%
177	Equity	6	. (	)		23	(	D		C	) (	) (	0	0	0	0.00%
178	Securitisation															
179	Other non-credit obligation assets	C	(	)		0	(	D		C	) (	) (	0	0	0	
180	IRB TOTAL	4,422	26	0	0	2,504	1	0		0 3,229	965	5 C	6	12	0	69.25%

										Actual						
										31/12/2020						
				Exposure	e values			Risk expos	sure amounts							
			A-IRB		F-I	RB	A-I	IRB	F	-IRB			Stock of	Stock of	Stock of provisions for	Coverage Ra
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 average
	Central banks		0	0	0	C	0 0		0	0	0 0	0	0	) (	0 0	0 -
	Central governments		0	0	0	(	0 0		0	0	0 0	0	0	) (	0 0	D -
	Institutions		528	0	0	(	) 129		0	0	0 528	0	0	) (	0 0	D -
	Corporates		137	0	0	C	) 54		0	0	0 117	<u>20</u>	0	) (	0 0	D -
	Corporates - Of Which: Specialised Lending		0	0	0	C	0 0		0	0	0 0	0	0	) (	0 0	D -
	Corporates - Of Which: SME		0	0	0	C	0 0		0	0	0 0	0	0	) (	0 0	D -
	Retail		3	0	0	C	0 0		0	0	0 3	0	0	) (	0 0	0 19.
	Retail - Secured on real estate property		3	0	0	C	0 0		0	0	0 3	0	0	) (	0 0	0 19.3
QATAR	Retail - Secured on real estate property - Of Which: SME		0	0	0	C	0 0		0	0	0 0	0	0	) (	0 0	D -
QATAK	Retail - Secured on real estate property - Of Which: non-SME		3	0	0	C	0 0		0	0	0 3	0	0	) (	0 0	0 19.3
	Retail - Qualifying Revolving		0	0	0	C	0 0		0	0	0 0	0	0	) (	0 0	D -
	Retail - Other Retail		0	0	0	C	0 0		0	0	0 0	0	0	) (	0 0	0 55.9
	Retail - Other Retail - Of Which: SME		0	0	0	C	0 0		0	0	0 0	0	0	) (	0 0	D -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0		0	0	0 0	0	0	) (	0 0	0 55.9
	Equity		0	0			0		0		0	0	0	) (	0 0	0 -
	Securitisation															
	Other non-credit obligation assets		0	0			0		0		0	0	0	) (	0 0	0 -
	IRB TOTAL		668	0	0	C	184		0	0	0 648	20	0 0		0 0	D 19.62

EBA EUROPEAN BANKING AUTHORITY

### 2021 EU-wide Stress Test: Credit risk IRB Intesa Sanpaolo S.p.A.

	Intesa Sanpaolo S.p.A.																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													<b>Baseline Scenario</b>										
						31/12/2021							31/12/2022							31/12/2023			
		S (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ra Stage 3 expo
	Central banks		0	0	0		0 0	C	) -	0	0	C	0 0	0	0	-	0	0	0	0	0	0	/
	Central governments		122	7	' 1		0 0	0	40.00%	122	. 7	1	. 0	0	0	40.00%	b 122	7	1	0	0	0	4
	Institutions		15,530	5,866	575	1	6 46	311	54.05%	15,471		746	j 13	45	339	45.38%	15,379	5,690	902	13	44	362	2 40 2 40
	Corporates		142,757	30,182	17,895	43	8 693	9,262	2 51.76%	144,871	25,516	20,448	359	538	10,149	49.63%	b 145,174	23,182	22,479	357	461	10,860	) 48
	Corporates - Of Which: Specialised Lending		9,156	1,685	1,477	8	2 117	733	49.58%	8,702	1,739	1,878	3 76	108	864	46.01%	b 8,277	1,798	2,244	72	104	989	9 44
	Corporates - Of Which: SME		30,972	8,276	8,947	15	5 267	5,066	5 56.62%	31,821		9,877	' 124	187	5,417	54.84%	b 32,094	5,520	10,580	125	147	5,684	/ 53
	Retail		134,920	16,148	7,172	15	3 398	2,631	l 36.68%	136,593	12,884	8,764	125	287	3,006	34.31%	137,456	10,833	9,952	126	234	3,291	. 33
	Retail - Secured on real estate property		109,546	9,909	4,382	. 7.	1 204	1,117	7 25.49%	110,827	' 7,670	5,339	55	141	1,282	24.00%	b 111,615	6,201	6,019	56	109	1,399	/ 23
Intoca Cannaolo C n A	Retail - Secured on real estate property - Of Which: SME		4,283	1,678	975	1	5 67	348	3 35.67%	4,309	1,100	1,192	. 13	57	389	32.61%	4,300	1,262	1,374	13	49	423	3 30
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		105,263	8,231	3,407	5.	5 137	769	22.57%	106,519	6,234	4,147	42	83	893	21.53%	b 107,316	4,939	4,646	42	59	975	5 20
	Retail - Qualifying Revolving		857	649	58		3 11	22	2 37.59%	1,021	. 447	95	5 2	8	36	37.56%	b 1,099	345	120	3	6	45	37.
	Retail - Other Retail		24,518	5,591	2,732	8	0 182	1,492	2 54.63%	24,745	4,767	3,329	68	138	1,689	50.74%	b 24,742	4,287	3,813	67	119	1,847	7 48.
	Retail - Other Retail - Of Which: SME		7,608	2,396	1,554	4	1 79	878	3 56.49%	7,530	2,141	1,887	' 36	65	982	52.06%	5 7,437	1,948	2,173	35	58	1,072	2 49
	Retail - Other Retail - Of Which: non-SME		16,910	3,195	1,178	4	0 104	615	5 52.17%	17,215	2,626	1,442	32	72	707	49.00%	b 17,305	2,338	1,640	32	61	776	, <b>47</b> .
	Equity		5,021	17	96	1	0 0	45	46.69%	4,984	23	126	8	0	54	43.21%	4,955	28	151	8	0	63	3 41.
	Securitisation																						
	Other non-credit obligation assets		0	0	0 0		0 0	0	) -	0	0	C	0	0	0	-	0	0	0	0	0	0	/
	IRB TOTAL		298,350	52,220	25,739	617	7 1,137	12,249	47.59%	302,041	44,184	30,085	505	870	13,549	45.03%	303,085	39,739	33,486	503	739	14,576	<b>43.5</b>

						31/12/2021							31/12/2022						21/1	2/2023		
				Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure Stage 3 e	Ste cposure provis	ock of Stoc sions for provisi	c of Stock o ns for provisions xposure Stage 3 exp	s for Stage 3
		(mln EUR, %)																				
	Central banks		0	0	0		0 0	0	) -	0	0	0	0		)	0 -	0	0	0	0	0	0 -
	Central governments		0	0	0		0 0	0	-	0	0	0	00	(	0	0 -	0	0	0	0	0	0 -
	Institutions		8,872	5/200	453		9 43	263	58.12%	8,937	5,079	588	5 7	41	1 28	1 47.72%	8,939	4,949	717	7	40	296
	Corporates		100,703	22,471	16,293	342	7 557	8,580	52.66%	102,510	18,578	18,378	279	422	2 9,31	0 50.66%	102,817	16,646	20,003	279	355	9,882
	Corporates - Of Which: Specialised Lending		5,402	1,105	1,173	42	2 64	· 574	48.93%	5,175	1,153	1,411	. 37	58	3 64	8 45.95%	4,951	1,167	1,621	36	57	717
	Corporates - Of Which: SME		29,196	,	8,870	154	4 264	5,018	56.57%	30,034		9,790	123	185	5 5,36	5 54.81%	30,302	5,298	10,483	124	145	5,629
	Retail		126,170	15,762	7,002	15	1 391	2,574	36.75%	127,881	12,501	8,553	123	281	1 2,94	3 34.41%	128,771	10,459	9,704	124	228	3,222
	Retail - Secured on real estate property		101,085	9,597	4,238	69	9 200	1,075	5 25.37%	102,402	7,358	5,159	54	136	5 1,23	6 23.95%	103,215	5,898	5,807	54	105	1,349
ITALY	Retail - Secured on real estate property - Of Which: SME		4,259	1,669	973	1!	5 67	347	35.62%	4,286	1,427	1,189	13	57	7 38	7 32.57%	4,277	1,254	1,371	13	49	422
IIALT	Retail - Secured on real estate property - Of Which: non-SME		96,826	7,928	3,264	54	4 133	728	22.31%	98,116	5,931	3,970	41	79	9 84	8 21.37%	98,938	4,643	4,436	41	55	927
	Retail - Qualifying Revolving		855	649	58		3 11	22	37.59%	1,020	447	95	5 2	8	3 3	6 37.56%	1,098	344	120	3	6	45
	Retail - Other Retail		24,230	5,516	2,707	79	9 180	1,477	' 54.57%	24,458	4,696	3,298	67	136	5 1,67	2 50.68%	24,458	4,217	3,777	67	117	1,828
	Retail - Other Retail - Of Which: SME		7,389	2,332	1,534	4(	0 77	866	56.45%	7,314	2,079	1,863	35	64	4 96	9 52.02%	7,223	1,888	2,145	35	57	1,057
	Retail - Other Retail - Of Which: non-SME		16,840	3,183	1,172	4	0 103	611	. 52.10%	17,145	2,617	1,435	32	72	2 70	3 48.95%	17,235	2,329	1,632	32	61	772
	Equity		4,802	16	95		9 0	45	46.78%	4,766	22	125	8	C	5 5	4 43.31%	4,738	26	149	8	0	62
	Securitisation																					
	Other non-credit obligation assets		0	0	0 0		0 0	0	) -	0	0	0	0	C	0	0 -	0	0	0	0	0	0 -
	IRB TOTAL		240,547	43,528	23,843	516	5 991	11,461	48.07%	244,094	36,180	27,644	418	744	12,58	7 45.53%	245,265	32,080	30,573	418	623 1	L3,462

												<b>Baseline Scenario</b>									
						31/12/2021						31/12/2022						31/12/2023			
owN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks		0	0	) (		0 C	) (	) -	C	0	0 0	0	0	-	0	0	0	0 0		ა-
38	Central governments		0	0 0	) (		0 0	) (	) -	C	0	0 0	0	0	-	0	0	0	0 0	)	ე -
39	Institutions		0	0	) (		0 0	) (	19.89%	C	0	0 0	0	0	19.89%	0	0	0	0 0	)	0 19.89%
40	Corporates		4,047	' 390	) 117	7 10	6 8	3 68	58.34%	3,986	403 1	65 16	7	87	52.58%	3,937	404 2	13 1	.5 6	5 10	49.50%
41	Corporates - Of Which: Specialised Lending		967	' 35	5 42	2 1	5 5	5 2:	. 50.62%	938	28	77 14	4	36	47.47%	909	24 1	10 1	.4 3	5	46.31%
42	Corporates - Of Which: SME		1,671	. 167	63	3	1 2	2 42	66.39%	1,664	167	70 1	1	44	62.80%	1,657	167	77	1 1	. 40	6 60.12%
43	Retail		8,082	. 341	. 141	L	2 6	5 48	34.15%	8,041	. 345 1	77 2	5	53	30.00%	8,012	341 2	12	2 5	5 58	8 27.44%
44	Retail - Secured on real estate property		7,863	278	3 123	3	1 4	4 37	30.34%	7,825	283 1	55 1	4	41	26.32%	7,798	280 1	86	1 4	44	4 23.84%
45 SLOVA	Retail - Secured on real estate property - Of Which: SME		22	8	3 2	2	0 0	)	. 54.75%	22	8	2 0	0	1	48.33%	21	8	3	0 0	)	1 44.26%
46 SLOVA	Retail - Secured on real estate property - Of Which: non-SME		7,840	270	) 122	2	1 4	4 36	j 29.98%	7,803	275 1	53 1	4	40	25.99%	7,777	272 1	83	1 4	4	3 23.52%
47	Retail - Qualifying Revolving		0	0	) (	)	0 C	) (	) 29.82%	C	0	0 0	0	0	29.49%	0	0	0	0 0	) (	0 29.32%
48	Retail - Other Retail		219	64	18	3	1 2	2 11	. 60.71%	216	62	22 1	1	12	55.95%	214	61	26	1 1	. 14	.4 53.09%
49	Retail - Other Retail - Of Which: SME		219	64	18	3	1 2	2 11	. 60.71%	216	62	22 1	1	12	55.95%	214	61	26	1 1	. 14	.4 53.09%
50	Retail - Other Retail - Of Which: non-SME		0	0	) (	)	0 C	) (	) 30.66%	C	0	0 0	0	0	30.73%	0	0	0	0 0	) (	J 30.79%
51	Equity		0	0	) (	)	0 C	) (	) -	C	0	0 0	0	0	-	0	0	0	0 0	) (	0-
52	Securitisation																				
53	Other non-credit obligation assets		0	0	) (	)	0 0	) (	) –	0	0	0 0	0	0	-	0	0	0	0 0	) (	J -
54	IRB TOTAL		12,129	731	258	3 18	8 14	116	45.12%	12,028	748 34	13 17	12	140	40.89%	11,949	745 4	24 1	7 11	163	3 38.50%

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
owN um		Stag (mln EUR, %)	je 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3 o	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions f e Stage 3 expos	for Stage 3 exposi
55	Central banks		0	0 0		0 0	(	) -		0 0	(	0 (		0 0	-	0	0	0	0	/	0	0 -
56	Central governments		0	0 0		0 0	(	) -		0 0	(	0 (	)	0 0	-	0	0	0	0	/	ე	0 -
57	Institutions		519	56 4		1 0	2	2 54.06%	51	3 59	(	6 1	. (	) 3	53.63%	507	63	8	1	/	ა	5 53.4
58	Corporates		6,296	1,078 266	1	.3 19	91	1 34.40%	6,33	3 969	337	7 11	. 17	7 116	34.31%	6,348	896	396	11	1′	5	136 34.7
59	Corporates - Of Which: Specialised Lending		398	68 17		4 3	ц,	5 33.16%	37	5 73	34	4 3	;	4 11	33.29%	352	80	50	3	· · · · · · · · · · · · · · · · · · ·	4	17 33.8
60	Corporates - Of Which: SME		17	3 1		0 0	1	46.55%	1	6 3		2 (		) 1	46.55%	16	3	2	0	· · · · · · · · · · · · · · · · · · ·	0	1 46.5
61	Retail		48	2 1		0 0	(	22.54%	4	8 2		1 (		0 0	20.64%	48	2	1	0		0	0 19.8
62	Retail - Secured on real estate property		47	1 0		0 0	(	16.27%	4	6 1		1 (		0 0	16.01%	46	1	1	0		0	0 15.9
<sup>63</sup> UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	(	) -		0 0	(	0 (		0 0	-	0	0	0	0		0	0 -
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		47	1 0		0 0	(	16.27%	4	6 1		1 (		0 0	16.01%	46	1	1	0		0	0 15.9
65	Retail - Qualifying Revolving		0	0 0		0 0	(	35.70%		0 0	(	0 (		0 0	35.70%	0	0	0	0	·/	0	0 35.
66	Retail - Other Retail		1	0 0		0 0	(	52.84%		1 0	(	0 (		0 0	50.07%	1	0	0	0	·/	0	0 48.7
67	Retail - Other Retail - Of Which: SME		0	0 0		0 0	(	82.55%		0 0	(	0 (	)	0 0	82.27%	0	0	0	0	,	0	0 82.0
68	Retail - Other Retail - Of Which: non-SME		1	0 0		0 0	(	52.77%		1 0	(	0 (		0 0	50.00%	1	0	0	0	· · · · · · · · · · · · · · · · · · ·	0	0 48.1
69	Equity		0	0 0		0 0	(	) -		0 0	(	0 (		0 0	-	0	0	0	0		0	0 -
70	Securitisation																					
71	Other non-credit obligation assets		0	0 0		0 0	(	) -		0 0	(	0 (	)	0 0	-	0	0	0	0		0	0 -
72	IRB TOTAL		6,863	1,135 270	1	4 19	93	34.63%	6,894	4 1,030	344	4 12	17	7 119	34.63%	6,903	960	406	12	1	6	141 34.76







RowN		
um		(mln EUR, %
109		Central banks
110		Central governments
111		Institutions
112		Corporates
113		Corporates - Of Which: Specialised Lending
114		Corporates - Of Which: SME
115		Retail
116		Retail - Secured on real estate property
117	SERBIA	Retail - Secured on real estate property - Of Which: SME
118	JENDIA	Retail - Secured on real estate property - Of Which: non-SME
119		Retail - Qualifying Revolving
120		Retail - Other Retail
121		Retail - Other Retail - Of Which: SME
122		Retail - Other Retail - Of Which: non-SME
123		Equity
124		Securitisation
125		Other non-credit obligation assets
126		IRB TOTAL

RowN	1		
um		(mln EUR,	, %)
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	FRANCE	Retail - Secured on real estate property - Of Which: SME	
136		Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	0	) –	0	C	) C	0	0	(	0 -	(	0 0	0	0	0	0	-
	0	0	0	0	0	0	) –	0	C	) C	0	0	(	) -	(	0	0	0	0	0	-
	1	0	0	0	0	0	) 44.41%	0	C	) C	0	0	(	34.31%	(	) 0	0	0	0	0	30.76%
	83	16	3	0	0	1	. 30.09%	82	16	5 5	0	0	1	1 29.99%	80	16	6	0	0	2	30.06% 29.58%
	31	3	1	. 0	0	0	) 28.79%	28	5	5 2	0	0	1	1 29.20%	26	6	3	0	0	1	29.58%
	0	0	0	0	0	0	) –	0	C	) C	0	0	(	0 -	(	0 0	0	0	0	0	-
	0	0	0	0	0 0	0	) 54.71%	0 0	C	0 0	0	0	(	53.38%	(	0 0	0	0	0	0	52.45%
	0	0	0	0	0	0	) 17.36%	0 0	C	0 0	0	0	(	17.16%	(	0	0	0	0	0	17.08%
	0	0	0	0	0	0	) -	0			0	0	(	) -	(	0	0	0	0	0	-
	0	0	0	0	0 0	0	17.36%	0	(		0	0	(	17.16%	(	0 0	0	0	0	0	17.08%
	0	0	0	0	0 0	0		0			0	0				0 0	0	0	0	0	-
	0	0	0	0	0	0	) 55.65% ) 57.47%	0			0	0		D 55.08% D 57.45%		0	0	0	0	0	54.67% 57.43%
	0	0	0	0	0	0	55.63%	0			0	0		57.45% 55.06%		0	0	0	0	0	57.43%
	0	0	0	0	0	0	0 5.05%	0			0	0					0	0	0	0	
	0	0	0	0	0	0		0			0	0			L L L L L L L L L L L L L L L L L L L	0	0	0	0	0	-
	0	0	0	0	0	0		0	(		0	0	(	) -	(	0	0	0	0	0	-
	84	16	3	0	0	1	30.31%	82	16	5	0	0	1	3 <b>0.13</b> %	81	16	6	0	0	2	30.17%

									<b>Baseline Scenario</b>	)									
			31/12/2021						31/12/2022						-	31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C	0 0	0 (	0 0	-	0	C	0	C	) (	) 0	-	0	C	0		0 0	0	) –
	C	0 0	0 (	0 0	) –	0	C	0 0	C	) (	) 0	-	0	C	0		0 0	0	) -
	133	26 1	0 (	0 0	29.43%	134	24	2	C	) (	) 1	28.67%		23	3		0 0	1	. 28.39%
	2,876	503 28	5 6	6 10	37.25%	2,889	466	5 52	4	1 7	18	35.07%	2,876	458	73		4 7	25	34.40%
	114	11 3	1	1 1	. 30.32%	104	17	· 7	1	3	3 2	30.72%		20	11		1 3	4	31.14%
	7	1 0	0 (	0 0	30.69%	6	1	. 0	C	) (	) 0	32.89%		1	. 0		0 0	0	) 34.13%
	8	1 1	0 (	0 0	44.87%	8	1	. 1	C	) (	) 0	42.88%	8	C	1		0 0	0	41.76%
	7	1 0	0 (	0 0	23.27%	7	1	. 0	C	0 0	0 0	20.11%	o 7	C	0		0 0	0	) 19.01%
	0	0 0	0 0	0 0	-	0	C	0 0	0	) ()	0 0	-	0	C	0		0 0	0	) -
	7		0 (	0 0	23.27% 33.97% 48.38% 47.47%	7	1	. 0	C	) (	) 0	20.11%	o 7	C	0		0 0	0	19.01%
	C	0 0	0 (	0 0	33.97%	0	C	0 0	C	) (	) 0	33.98% 48.28%	0	C	0		0 0	0	33.98% 48.20%
	0	0 1	0 0	0 0	48.38%	0	C	) 1	C	) ()	0	48.28%	0	C	1		0 0	0	48.20%
	C	0 1	0 0	0 0	47.47%	0	C	) 1	C	) (	0 0	47.47%		C	1		0 0	0	) 47.47%
	0		0 0	0 0	57.93%	0	C	0 0	0	) (	0 0	56.24%	0	0	0		0 0	0	55.14%
	0	0 0	0 (	0 0	) -	0	C	0 0	C	) (	0 0	-	0	C	0		00	0	) -
				0															
	2 017					0						-	0		0			0	-
	3,017	530 30	5 6	b  11	37.23%	3,031	491	. 55	4	·  /	19	34.99%	3,019	482	77		+ 8	26	34.30%

1									<b>Baseline Scenario</b>									
			31/12/2021						31/12/2022						31/12/2023			
JR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	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	(	D -	0	0 0		) 0	0	-
	0	0 0	0	0	0	62.12%	0	0 0	0	0	(	0 48.47%	0	0 0		) 0	0	42.64%
	121	44 5	0	2	2	33.44%	118	43 8	0	1	3	3 33.65%	112	46 11		) 1	4	34.08%
	28	33 4	0	2	1	33.84%	34	24 8	0	1	3	3 34.08%	37	18 10		) 1	4	34.57%
	0	0 0	0	0	0	) -	0	0 0	0	0	(	0 -	0	0 0		) 0	0	-
	23	1 0	0	0	0	10.84%	23	1 0	0	0	(	0 10.81%	23	1 0		) 0	C	) 10.84%
	23	1 0	0	0	C	10.19%	23	1 0	0	0	C	10.36%	23	1 0		0 0	C	) 10.47%
	0	0 0	0	0	C	-	0	0 0	0	0	(	D -	0	0 0		) 0	C	-
	23	1 0	0	0	0	10.19%	23	1 0	0	0	C	10.36%	23	1 0		0 0	0	10.47%
	0	0 0	0	0	0	31.86%	0	0 0	0	0	C	31.86%	0	0 0		0 0	C	31.86%
	0	0 0	0	0	0	48.42%	0	0 0	0	0	(	43.61%	0	0 0		0 0	0	41.66%
	0	0 0	0	0	0	67.67%	0	0 0	0	0	0	0 61.33%	0	0 0	(	0 0	0	) 57.55%
	0	0 0	0	0	0	48.27%	0	0 0	0	0	(	0 43.49%	0	0 0	(	0 0	0	41.55%
	0	0 0	0	0	0	-	0	0 0	0	0	(	D -	0	0 0	(	0 0	0	
	0	0 0	0	0	0	-	0	0 0	0	0	(	0 -	0	0 0		0 0	0	-
	145	45 5	0	2	2	32.83%	141	44 8	0	1	3	32.99%	136	47 11		1	4	33.38%

										<b>Baseline Scenario</b>	)									
			31/12/2021			_				31/12/2022			_				31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C	0 0	(	0	0 0	) -	0	0	(	(	0 0	C	) -	0	0	0	0	0	(	ر -
	C	0 0	C	0	0 0	) –	0	0	(	) (	0 0	C	) –	0	0	0	0	0	(	) -
	687	68 4	1	1	0 1	. 28.79%	676	75	7	, (	0 0	2	28.62%	669	80	10	0	0		3 28.55%
	2,010	305 78	(*)	3	3 31	. 39.53%	2,019	280	94	. 3	3 3	36	38.36%	2,007	278	107	3	3	40	37.72%
	51	5 2	C	0	0 1	. 32.84%	46	8	2	. (	0 0	1	. 33.33%	43	9	6	0	1	2	2 34.15% 0 45.32%
	3	1 0	(	0	0 0	45.97%	3	1	(	(	0 0	C	45.57%	3	0	0	0	0	(	45.32%
	24	2 1		0	0 C	43.96%	24	1	1	(	0 0	C	40.08%	24	1	1	0	0	(	37.97%
	23	1 1		0	0 0	) 36.49%	23	1	1	(	0 0	C	) 33.16%	23	1	1	0	0	(	31.43%
	1	0 0		0	0 0	) 29.87%	1	0		(	0 0	C	) 29.87%	1	0	0	0	0	(	29.87%
	22	1 1		0	0 0	36.61%	22	1	1	. (	0 0	C	) 33.27%	22	1	1	0	0	(	0 31.50%
	0	0 0		0	0 0	) 35.93%	0	0		(	0 0	C	) 35.56%	0	0	0	0	0	(	0 35.34%
	1	0 0		0	0 0	70.65%	1	0	(	(	0 0	C	) 67.94%	1	0	0	0	0	(	66.16%
	0	0 0		0	0 0	38.61%	0	0		(	0 0	C	) 38.61%	0	0	0	0	0	(	38.61%
	1	0 0		0	0 0	70.65%	1	0	(	(	0 0	C	) 67.94%	1	0	0	0	0	(	66.16%
	0	0 0	(		0 0	) -	0	0	(	(	0 0	C	) -	0	0	0	0	0	(	/
	0		(			) - <b>20.11</b> 0/	0	0	(	(	0 0	0	) -	0	0	0	0	0	(	/-
	2,721	375 82	2	•	5 <sub>1</sub> 32	2 <b>39.11%</b>	2,719	357	102	3	<b>5</b> 3	38	37.71%	2,700	359	118	3	4	44	¥ 36.97%









	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022			-				31/12/2023			
Sta mln EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	0	0	(	) (	0 (	0 0	-	0	0	C	0	0	0	-	0		0	0 (	) 0	C	) –
	0	0	(	) (	0 (	) 0	-	0	0	C	0	0	0	-	0		0	0 (	) 0	C	) –
	112	35		1 (	0 (	0 0	30.49%	116	30	2	. 0	0	1	30.41%	119	2	27	3 (	0 0	1	. 30.37
	3,112	661	12	5	7 10	) 43	34.09%	3,154	580	164	6	9	55	33.80%	3,175	52	26 19	8 6	5 9	67	33.77
	334	37	12	2	3 2	2 4	31.60%	303	53	25	3	3	8	32.10%	280	6	53 3	8 3	3 3	13	32.95
	1	1	(	) (	0 (	00	38.35%	1	1	C	0	0	0	38.01%	1		1	0 (	0 0	C	) 37.90 <sup>0</sup> 20.95 <sup>0</sup>
	135	7		1 (	0 (	) 1	22.27%	135		5	0	0	1	21.40%	134		6	5 (	00	1	. 20.95
	105	5		3 (	0 (	) 1	21.48%	105	4	4	0	0	1	20.66%	105		4	4 (	0 0	1	20.21
	0	0	(	) (	0 (	00	14.16%	0	0	C	0	0	0	14.16%	0		0	0 (	00	C	14.16
	105	5		3 (	0 (	) 1	21.48%	105	4	4	0	0	1	20.66%	105		4	4 (	00	1	20.21
	0	0	(	) (	0 (	00	33.83%	0	0	C	0	0	0	33.83%	0		0	0 (	0 0	C	) 33.83
	30	2	(	) (	0 (	00	30.06%	30	2	1	0	0	0	25.98%	29		3	1 (	00	C	24.58 <sup>0</sup> 47.71 <sup>0</sup>
	0	0	(	) (	0 (	) 0	57.56%	0	0	C	0	0	0	51.09%	0		0	0 (	0 0	C	47.71
	30	2	(	) (	0 (	00	29.94%	30	2	1	0	0	0	25.89%	29		3	1 (	00	C	24.51
	0	0	(	) (	0 (	00	31.22%	0	0	C	0	0	0	31.22%	0		0	0 (	0 0	0	) 31.22
	0	0	(	) (	0 (	00	-	0	0	С	0	0	0	-	0		0	0 (	0 0	C	) -
	3,359	703	129	7	7 11	. 44	33.73%	3,405	616	170	6	9	57	33.43%	3,428	55	9 20	5 6	9	69	33.40

										<b>Baseline Scenario</b>	)									
				31/12/2021						31/12/2022							31/12/2023			
mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C	) (	) 0	0	0	0	-	0	0 0	(	D	) (	D -	0	0	(	) (	0	0	-
	C	) (	) 0	0	0	0	-	0	0 0	(	)	) (	D -	0	0	(	) (	0	0	-
	315		1	0	0	0	22.30%	305	22	(	)	1	1 22.29%	299		2	1 (	0	1	22.29%
	3,010	) 804	36	6	8	12	32.26%	3,123	658 68	I.	5	7 22	2 32.33%	3,160	594		5	7	31	32.59%
	125	5 12	4	1	1	1	32.49%	113	19 9	1	1	1 3	3 33.19%	104	23	14	1	. 1	5	34.25%
	31	69	3	0	1	1	24.19%	48	50 50	(	)	D1	1 24.00%	60	37		7 (	0	2	24.04%
	14	1 1	. 0	0	0	0	55.15%	14	1 (	(	0	) (	48.03%	14	0	(	) (	0 0	0	44.24%
	13	3 0	0 0	0	0	0	14.45%	13	0 0	(	0	) (	0 14.53%	13	0	(	) (	0 0	0	14.59%
	C	0 0	0 0	0	0	0	-	0	0 0	(	)	) (	0 -	0	0	(	) (	0 0	0	-
	13	8 0	0	0	0	0	14.45%	13	0 0	(	)	) (	0 14.53%	13	0	(	) (	0	0	14.59%
	C	) ()	0 0	0	0	0	26.34%	0	0 0	(	)	0 (	26.51%	0	0	(	) (	0 0	0	26.64%
	1	0	0	0	0	0	94.74%	1	0 0	(	)	0 (	92.04%	1	0	(	) (	0	0	90.16%
		) (	0	0	0	0	98.34%	0	0 0	(	)	0 (	98.34%	0	0	(	0 (	0	0	98.34%
	1		0	0	0	0	30.24%	1	0 0	(	)	) (	0 29.49%	1	0	(	) (	0	0	29.23%
	0	) (	0 0	0	0	0	100.00%	0	0 0	(	)	) (	0 100.00%	0	0	(	) (	0	0	100.00%
	-		-		_	-												-	-	
	3,338	) ( <b>8 818</b>		0	0	0	- 32.07%	0 <b>3,442</b>	0 ( 681 72	(	)		0 - 3 32.01%	0 <b>3,472</b>	0 622	(			0	- 32.22%
	3,338	818	38	6	9	12	32.07%	3,442	081 /2	5		23	5 52.01%	5,472	622	100	5	/	32	52.22%

											<b>Baseline Scenario</b>									
		_		31/12/2021	_				-	-	31/12/2022						31/12/202	3	-	
(mln EUR, %)		e Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3 exp	Stock of provisions f Stage 1 expos	Stock of provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		0	0	0	0 0	) C	) -	0	(	) (	0	0	0	-	0	0	0	0 0	(	) –
		0	0	0	0 0	) C	) -	0	(	) (	0	0	0	-	0	0	0	0 0	(	) -
	50	)3	23	2	1 0	) 1	40.79%	488	36	5 5	1	0	2	40.79%	477	44	6	1 0		40.79%
	12	22	12	3	0 0	) 1	L 33.17%	b 121	12	2 4	0	0	1	33.18%	120	13	4	0 0	1	33.19%
		0	0	0	0 0	) C	) -	0	(	) (	0	0	0	-	0	0	0	0 0	(	) –
		0	0	0	0 0	) C	) -	0	(	) (	0	0	0	-	0	0	0	0 0	(	) –
		3	0	0	0 0	) C	18.25%	3	(	) (	0	0	0	17.58%	3	0	0	0 0	(	) 17.24%
		3	0	0	0 0	) C	17.79%	3	(	) (	0	0	0	17.01%	3	0	0	0 0	(	) 16.60%
		0	0	0	0 0	) C	) -	0	(	) (	0	0	0	-	0	0	0	0 0	(	) –
		3	0	0	0 0	) C	17.79%	3	(	) (	0	0	0	17.01%	3	0	0	0 0	(	16.60%
		0	0	0	0 0	) C	) -	0	(	) (	0	0	0	-	0	0	0	0 0	(	) –
		0	0	0	0 0	) C	42.33%	0	(	) (	0	0	0	38.79%	0	0	0	0 0	(	) 37.42%
		0	0	0	0 0	) C	) -	0	(	) (	0	0	0	-	0	0	0	0 0	(	) –
		0	0	0	0 0	) C	42.33%	0	(	) (	0	0	0	38.79%	0	0	0	0 0	(	) 37.42%
		0	0	0	0 0	) C	) -	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	(	) –
	62	8	34	5	L 0	2	2 36.11%	611	48	8	1	0	3	37.12%	600	57	11	1 0	4	37.52%

EBA EUROPEAN BANKING AUTHORITY

	Intesa Sanpaulo S.p.A.																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exp
	Central banks		0	0	0	(	0	0	) -	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0 -
	Central governments		122	7	1	(	0 0	0	40.00%	122	7	1	0	0	1	40.00%	121	7	2	0	0	1	1 4 22 3
	Institutions		13,625	7,737	609	24	1 82	320	) 52.60%	11,144	9,961	866	21	95	363	41.90%	10,754	10,040	1,176	18	100	422	.2
	Corporates		120,808	51,022	19,004	598	3 1,693	10,330	54.36%	108,300	58,943	23,592	591	1,710	11,992	50.83%	106,714	53,720	30,401	526	1,491	14,529	29 4
	Corporates - Of Which: Specialised Lending		8,748	2,084	1,486	99	9 154	787	52.96%	8,025	2,355	1,939	94	155	954	49.19%	7,568	2,358	2,392	85	146	1,124	24 -
	Corporates - Of Which: SME		26,246	12,457	9,491	184	4 677	5,594	58.94%	23,592	13,472	11,130	186	677	6,239	56.05%	22,884	11,393	13,917	164	544	7,382	32 <u>5</u> 96
	Retail		128,659	22,288	7,294	190	1,097	2,910	) 39.89%	125,451	22,979	9,810	191	1,214	3,561	36.30%	124,213	20,289	13,740	160	1,078	4,696	6
	Retail - Secured on real estate property		106,522	12,963	4,351	88	3 571	1,210	) 27.81%	105,525	12,559	5,751	87	593	1,460	25.38%	105,129	11,319	7,387	77	517	1,758	8
Intoca Cannaolo C n A	Retail - Secured on real estate property - Of Which: SME		2,924	3,107	904	18	3 305	352	38.94%	1,892	3,752	1,291	19	376	427	33.07%	1,482	3,462	1,991	13	343	564	4
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		103,598	9,856	3,447	70	266	858	3 24.89%	103,633	8,807	4,460	68	217	1,033	23.15%	103,647	7,857	5,397	63	174	1,194	4
	Retail - Qualifying Revolving		768	734	61		3 10	23	37.63%	857	598	109	3	12	41	37.54%	929	485	150	3	11	56	56 33
	Retail - Other Retail		21,368	8,591	2,881	99	9 516	1,677	58.20%	19,069		3,950	101	609	2,060	52.16%	18,155	8,484	6,202	81	550	2,883	,3
	Retail - Other Retail - Of Which: SME		5,314	4,791	1,453	48	3 304	865	59.54%	3,443	6,046	2,070	52	415	1,059	51.19%	2,678	5,671	3,210	36	413	1,414	L4
	Retail - Other Retail - Of Which: non-SME		16,054	3,800	1,428	51	L 211	812	2 56.83%	15,626	3,777	1,880	48	194	1,001	53.24%	15,477	2,813	2,992	45	137	1,469	59
	Equity		4,989	45	100	17	7 0	48	47.84%	4,897	83	153	27	1	65	42.36%	4,803	90	240	23	1	93	3
	Securitisation																						
	Other non-credit obligation assets		0	0	0	(	0 0	0	) –	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0 -
	IRB TOTAL		268,202	81,100	27,008	828	3 2,872	13,608	50.39%	249,913	91,974	34,423	830	3,020	15,981	46.42%	246,606	84,146	45,559	729	2,669	19,741	1 43.

						31/12/2021							31/12/2022							31/12/2023			
		Sta (mln EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ige 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks		0	0	0	(	0 0	C	-	0	0	0	) (	) 0	(	) -	0	0	(	) 0	)	2	0 -
	Central governments		0	0	0	(	0 0	C	-	0	0	0	) (	) 0	(	) -	0	0	(	) 0		0	0 -
	Institutions		7,912	6,209	484	12	2 66	269	55.48%	6,835	7,087	683	3 11	L 69	295	5 43.14%	6,651	7,054	900	) 10	) 69	9 32	27 3
	Corporates		83,702	38,523	17,241	44	5 1,402	9,559	55.44%	72,780	45,673	21,013	455	5 1,449	10,914	1 51.94%	71,493	40,944	27,030	) 404	1,25	13,15	55 4
	Corporates - Of Which: Specialised Lending		5,020	1,546	1,174	47	7 93	612	52.11%	4,544	1,743	1,453	3 44	1 99	703	3 48.40%	4,297	1,705	1,738	3 40	) 93	3 79	99 4
	Corporates - Of Which: SME		24,537	12,153	9,393	17:	1 659	5,527	58.84%	21,942	13,155	10,986	5 177	7 663	6,145	5 55.93%	21,273	11,077	13,734	157	<b>'</b> 533	3 7,26	54 53
	Retail		119,985	21,850	7,099	179	9 1,073	2,838	39.98%	116,907	22,500	9,527	<b>'</b> 181	1,193	3,466	5 36.38%	115,777	19,796	13,36	152	1,058	3 4,57	76 34
	Retail - Secured on real estate property		98,125	12,609	4,185	80	0 555	1,158	27.67%	97,242	12,170	5,508	8 80	) 577	1,391	L 25.26%	96,940	10,918	7,062	2 70	503	3 1,67	72 23
	Retail - Secured on real estate property - Of Which: SME		2,903	3,098	901	17	7 303	350	38.85%	1,874	3,742	1,286	5 19	375	424	32.96%	1,466	3,453	1,983	3 13	342	2 55	59 28
ITALY	Retail - Secured on real estate property - Of Which: non-SME		95,222	9,511	3,284	6	3 251	808	24.60%	95,368	8,428	4,222	61	202	967	7 22.91%	95,474	7,465	5,078	3 57	' 16	0 1,11	12 21
	Retail - Qualifying Revolving		767	734	61		3 10	23	37.64%	856	597	109	)	3 12	4:	l 37.54%	928	485	150	) 3	3 1	1 5	56 37
	Retail - Other Retail		21,092	8,507	2,853	96	6 508	1,657	58.08%	18,810	9,733	3,910	) 98	3 603	2,034	f 52.02%	17,909	8,394	6,150	) 78	3 54!	5 2,84	19 40
	Retail - Other Retail - Of Which: SME		5,104	4,721	1,430	46	6 297	849	59.36%	3,248	5,971	2,037	<b>'</b> 50	) 410	1,037	7 50.91%	2,495	5,595	3,166	5 34	408	3 1,38	34 43
	Retail - Other Retail - Of Which: non-SME		15,988	3,786	1,423	50	0 211	808	56.80%	15,562	3,762	1,873	48	3 194	997	7 53.22%	15,413	2,799	2,984	45	13	7 1,46	54 49
	Equity		4,772	42	99	10	6 0	47	47.94%	4,686	77	151	. 27	7 1	64	42.47%	4,594	83	230	5 23	3	1 9	91 38
	Securitisation																						
	Other non-credit obligation assets		0	0	0	(	0 0	C	-	0	0	0	) (	0 0	(	) -	0	0	(	) 0	)	)	0 -
	IRB TOTAL		216,371	66,624	24,923	653	3 2,541	12,713	51.01%	201,208	75,337	31,374	673	2,712	14,739	46.98%	198,514	67,877	41,527	589	2,379	9 18,15	60 43.7

														Adverse Scenar	0									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposu	Stock of provisions fo e Stage 2 exposi	Stock of r provisions for ıre Stage 3 exposui	Coverage Rat e Stage 3 expos		exposure Stage 2 exposu	re Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
37		Central banks		0	0	0		0 0	C	) -	(	0	0	0	0	0	0 -		0	0	0 0	0 0	)	<u> </u>
38		Central governments		0	0	0	(	0 0	C	) -		0	0	0	0	0	0 -		0	0	0 0	0 0	)	ე -
39		Institutions		0	0	0		0 0	C	) 19.89%	(	0	0	0	0	0	0 19.	.89%	0	0	0 0	0 0	)	J 19.89%
40		Corporates		3,898	503	153	42	2 33	104	ł 68.07%	3,693	91	588 27	6	35	29 1	73 62.	81%	3,579 5	90 38	5 31	. 25	5 23	6 61.22%
41		Corporates - Of Which: Specialised Lending		960	39	44	- 23	3 5	32	2 73.18%	92	25	36 83	2	22	5	59 71.	.55%	892	33 11	8 20	) 5	5 8	34 70.95%
42		Corporates - Of Which: SME		1,623	196	82	12	2 15	60	) 72.72%	1,553	53	225 12	2	8	12	68.	.38%	1,505 2	.40 15	6 7	10	) 10	66.89%
43		Retail		8,017	382	165	10	0 22	62	2 37.37%	7,893	93	423 244	8	10	20	34 33.	.81%	7,789 4	39 33	6 8	3 18	3 10	32.04%
44		Retail - Secured on real estate property		7,807	312	145		7 15	47	32.30%	7,698	98	349 21	7	7	14	52 28.	3.74%	7,607 3	63 29	4 6	5 13	3 7	26.90%
45	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME		20	9	3		1 1	2	2 62.65%	18	18	9	5	0	1	3 56.	.99%	16	9	7 0	) 1		4 54.89%
46	SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME		7,786	304	142		7 14	45	5 31.71%	7,68	31	339 212	2	7	13	59 28.	3.07%	7,591 3	54 28	7 6	5 12	2 7	75 26.21%
47		Retail - Qualifying Revolving		0	0	0	(	0 0	C	) 29.96%	(	0	0	0	0	0	0 29.	.49%	0	0	0 0	) C	)	0 29.25%
48		Retail - Other Retail		210	70	21		3 7	15	5 72.55%	19	<del>9</del> 5	75 3	1	3	5	21 69.	.36%	182	76 4	2 2	2 5	5 2	29 67.94%
49		Retail - Other Retail - Of Which: SME		210	70	21		3 7	15	5 72.55%	19	<del>9</del> 5	75 3	1	3	5	21 69.	.36%	182	76 4	2 2	2 5	5 2	67.95%
50		Retail - Other Retail - Of Which: non-SME		0	0	0		0 C	C	) 30.60%	(	0	0	0	0	0	0 30.	.70%	0	0	0 0	) 0	)	0 30.76%
51		Equity		0	0	0		0 C	C	) -	(	0	0	0	0	0	0 -		0	0	0 0	) C	)	0 -
52		Securitisation																						
53		Other non-credit obligation assets		0	0	0		0 0	C	) -	(	0	0	0	0	0	0 -		0	0	0 0	0	)	0 -
54		IRB TOTAL		11,915	885	319	51	1 56	166	52.14%	11,584	34	1,011 523	3	15	49 25	<b>49.0</b>	09%	11,369 1,0	29 72	L 39	43	343	3 47.62%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(min EUR		e Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3	3 exposure p Sta	Stock of provisions for age 1 exposure S	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks	(	0	0 0	) (	00	(	) -		0 0	(	0 0		0	) -	0	0	0	0	0	0 -	
56	Central governments	(	0	0 0	) (	0 0	(	) -		0 0	(	0 0		0	) -	0	0	0	0	0	0 -	
57	Institutions	445	5 1	30 4	-	1		2 53.50%	34	4 226	8	8 1		2 '	f 53.10%	331	232	15	1	2	8	52.87%
58	Corporates	5,706	6 1,6	44 289	191	36	10	L 34.88%	5,77	4 1,453	413	3 15	3	2 14	4 34.78%	5,730	1,398	511	14	29	178	34.87%
59	Corporates - Of Which: Specialised Lending	385	5	80 17	2	4	(	5 35.56%	35	6 90	36	5 4		5 13	35.85%	o 334	93	55	3	5	20	36.41%
60	Corporates - Of Which: SME	16	6	4 1	. (	0		46.82%	1	5 4	2	2 1		0	47.04%	o 15	4	2	0	0	1	47.26%
61	Retail	48	8	2 1	. (	0	(	23.53%	4	7 3	1	1 0		0	20.92%	9 46	3	1	0	0	0	19.69%
62	Retail - Secured on real estate property	46	6	2 (	) (	) 0	(	17.10%	4	5 2	1	1 0		0	16.52%	o 45	3	1	0	0	0	16.31%
	Retail - Secured on real estate property - Of Which: SME	(	0	0 0	) (	) 0	(	) -		0 0	(	0 0		0	) -	0	0	0	0	0	0 -	
63 64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	46	6	2 (	) (	) 0	(	17.10%	4	5 2	1	1 0		0	16.52%	o 45	3	1	0	0	0	16.31%
65	Retail - Qualifying Revolving	(	0	0 0	) (	) 0	(	35.70%		0 0	(	0 0		0	35.70%	0	0	0	0	0	0	35.70%
66	Retail - Other Retail		1	0 0	) (	) 0	(	54.83%		1 0	(	0 0		0	51.01%	) 1	0	0	0	0	0	47.90%
67	Retail - Other Retail - Of Which: SME		0	0 0	) (	) 0	(	82.61%		0 0	(	0 0		0	82.12%	0	0	0	0	0	0	81.25%
68	Retail - Other Retail - Of Which: non-SME		1	0 0	) (	) 0	(	) 54.77%		1 0	(	0 0		0	50.94%	1	0	0	0	0	0	47.85%
69	Equity	(	0	0 0	) (	) 0	(	) -		0 0	(	0 0		0	) -	0	0	0	0	0	0 -	
70	Securitisation																					
71	Other non-credit obligation assets	(	0	0 0	) (	) 0	(	) -		0 0	(	0 0		0	) -	0	0	0	0	0	0 -	
72	IRB TOTAL	6,199	9 1,77	76 294	. 21	. 37	103	35.09%	6,16	5 1,681	422	2 17	3	4 148	35.11%	6,107	1,633	528	15	31	187	35.35%







			1										Adverse Scenario										
						31	/12/2021						31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 ex	xposure Stage 3 exp	posure pro	Stock of ovisions for e 1 exposure S	Stock of provisions for tage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure Stage	2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	0	0	0	0		0 -	0	0	0 0	0	0	) -	(	0	0	) C	)	J0	J -
110		Central governments		0	0	0	0	0		0 -	0	0	0 0	0	0	) –	(	0	0	0 0		ט ס	<i>,</i> –
111		Institutions		0	0	0	0	0		0 58.33%	0	0	0 0	0	0	) 41.81%	(	0	0	0 0		ט ס	32.90%
112		Corporates		119	45	5	0	3		2 38.49%	113	47	9 0	2	4	ł 38.65%	104	4 5	2 13	3 0		1 5	5 38.92%
113		Corporates - Of Which: Specialised Lending		27	33	5	0	3	:	2 38.95%	33	24	9 0	2	3	39.27%	35	5 1	8 12	2 0	)	1 5	39.72%
114		Corporates - Of Which: SME		0	0	0	0	0		0 -	0	0	0 0	0	0	) –	(	0	0	0 0		ט ס'	J -
115		Retail		23	1	0	0	0		0 24.65%	23	1	0 0	0	0	) 24.82%	23	3	1	L C		ງ 0	24.96% 24.84%
116		Retail - Secured on real estate property		23	1	0	0	0		0 24.35%	23	1	0 0	0	0	) 24.65%	23	3	1	L C	)	ງ 0	24.84%
117	SERBIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0		0 -	0	0	0 0	0	0	) -	(	0	0	0 0		ט ס'	J -
118	JLKDIA	Retail - Secured on real estate property - Of Which: non-SME		23	1	0	0	0		0 24.35%	23	1	0 0	0	0	) 24.65%	23	3	1	L C	)	ງ 0	24.84%
119		Retail - Qualifying Revolving		0	0	0	0	0		0 31.86%	0	0	0 0	0	0	) 31.86%	(	0	0	0 0		ງ 0	31.86%
120		Retail - Other Retail		0	0	0	0	0		0 47.29%	0	0	0 0	0	0	) 41.93%	(	0	0	0 0		ט ס	39.48%
121		Retail - Other Retail - Of Which: SME		0	0	0	0	0		0 67.36%	0	0	0 0	0	0	) 59.09%	(	0	0	0 0		ט ס	53.50%
122		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0		0 47.15%	0	0	0 0	0	0	) 41.82%	(	0	0	0 0		ງ 0	39.39%
123		Equity		0	0	0	0	0		0 -	0	0	0 0	0	0	) –	(	0	0	0 0		ט 0	/
124		Securitisation																					
125		Other non-credit obligation assets		0	0	0	0	0		0 -	0	0	0 0	0	0	) -	(	0	0	0		ס ס	J -
126		IRB TOTAL		142	46	5	0	3	2	2 38.04%	136	48	10 0	2	4	38.09%	127	7 5	3 14	۰ ۵	1	<u>۲</u> 5	38.23%

RowN	1		
um		(mln EUR,	, %)
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	FRANCE	Retail - Secured on real estate property - Of Which: SME	
136		Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	) C	)	0 0	0 0	0	-	C	) (	) (	) 0	0	0	-		) (	) C	0	0	0	-
	0	0	)	0 C	0 0	0	-	C	(	) (	) 0	0	0	-		) (	) C	0	0	0	-
	0	0		0 C	0 0	0	41.31%	C	(	) (	0	0	0	30.29%		) (	) C	0	0	0	25.61%
	75	24	•	4 C	) 1	1	31.31%	75	22	2 6	6 0	1	2	31.66%	7.	3 22	2 8	0	1	2	31.97%
	31	3	3	1 0	0 0	0	32.15%	28		5 2	2 0	0	1	32.54%	2	5 6	5 4	0	0	1	32.91%
	0	0 0	)	0 0	0 0	0	-	0	(	) (	0 0	0	0	-		) (	) C	0	0	0	-
	0	C	)	0 0	0 0	0	54.97%	0	(	) (	0 0	0	0	53.16%	(	) (	) C	0	0	0	51.49%
	0	0	)	0 0	0 0	0	17.38%	0	(	) (	0 0	0	0	17.18%		) (	) C	0	0	0	17.16%
	0	C		0 0	0 0	0	-	C	(	) (	0 0	0	0	-		0 (	) <u> </u>	0	0	0	-
	0	0 0		0 0	0 0	0	17.38%	C	(	) (	0	0	0	17.18%		) (	) <u> </u>	0	0	0	17.16%
	0	0 0		0 0	0 0	0	-	C	(	) (	0	0	0	-		) (	) <u> </u>	0	0	0	-
	0	0 0		0 0	0 0	0	55.95%	0	(	) (	0 0	0	0	55.17%		) (	) <u> </u>	0	0	0	54.44%
	0	0 0		0 0	0 0	0	57.67%	0	(	) (	0 0	0	0	57.70%		) (	) <u> </u>	0	0	0	57.73% 54.41%
	0	0 0		0 0	0 0	0	55.94%	0	(	) (	0 0	0	0	55.15%		) (	) <u> </u>	0	0	0	54.41%
	0	() ()	)	U C	0	0	-	C	(	) (	00	0	0	-		) (	C	0	0	0	-
	-																				
	0		)			0	-	0	(		0	0	0	-				0	0	0	-
	75	24	·] 4	+  0	ין <b>1</b>	1	31.50%	75	22	2  6		1	2	31.77%	73	8 22	4 <b>8</b>	0	1	3	32.04%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
JR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	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	-
	109	50	1	0	)	1 0	28.55% 37.90%	83	75	2	0	1	1 1	27.74%	82	74	4	0	1	1	27.47%
	2,382	998	27	7	19	9 10		2,027	1,316	64	8	21	1 22	35.09%	2,004	1,285	118	7	21	40	34.18%
	112	13	3	1		1 1	33.57%	100	20	7	1	3	3 2	34.01%	93	23	11	1	3	4	34.46%
	6	2	0	0	) (	0 0	31.30%	4	3	0	0	0	0 0	34.93%	4	3	1	0	0	0	36.89%
	7	1	1	0	) (	0 0	46.38%	7	1	1	0	0	0 0	43.65%	8	1	1	0	0	0	41.65%
	7	1	0	0	) (	0 0	23.54%	7	1	0	0	0	0 0	19.74%	7	1	0	0	0	0	18.29%
	0	0	0	0	) (	0 0	-	0	0	0	0	C	0 0	-	0	0	C	0	0	0	r
	7	1	0	0	) (	0 0	23.54% 33.97%	7	1	0	0	C	0 0	19.74%	7	1	C	0	0	0	18.29%
	0	0	0	0	) (	0 0	33.97%	0	0	0	0	C	0 0	33.98%	0	0	0	0	0	0	33.98%
	0	0	1	0	) (	0 0	50.13%	0	0	1	0	0	0 0	49.99%	0	0	1	0	0	0	49.84%
	0	0	1	0	) (	0 0	49.19%	0	0	1	0	0	0 0	49.19%	0	0	1	0	0	0	49.18%
	0	0	0	0	) (	0 0	60.03%	0	0	0	0	0	0 0	57.68%	0	0	C	0	0	0	55.73%
	0	0	0	0	) (	0 0	-	0	0	0	0	0	0 0	-	0	0	0	0	0	0	í
	0	0				0		0	0		0					0		0			
	<b>2,499</b>	<b>1,049</b>		0 			- 37.89%	<b>2,118</b>	<b>1,391</b>	0	0	(		- 34.99%	<b>2,094</b>	<b>1,359</b>	124	0	0	<b>42</b>	- 34.01%
	2,499	1,049	29	/	15	7 11	57.89%	2,118	1,391	67	8	22	24	54.99%	2,094	1,359	124	/		42	54.01%

		Adverse Scenario																		
			31/12/2021							31/12/2022							31/12/2023			
, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure St	Stock of provisions for tage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of rovisions for Ige 3 exposure	Coverage Ratio - Stage 3 exposure
	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	-
	584	172 4	1	1 2	2 1	28.24%	453	297	9	1	. 3	3	28.23%	438	303	18	1	3	5	28.20%
	1,641	675 77	4	1 8	3 33	43.12%	1,401	890	101	5	10	41	40.74%	1,402	855	135	4	11	53	38.83%
	51	5 2	1	L (	) 1	36.10%	46	8	4	0	0	1	36.54%	43	9	6	0	1	2	37.26%
	2	1 0	0	) (	0 0	45.88%	2	2	0	0	0	0	45.14%	2	1	0	0	0	0	44.63%
	23	2 1	0	) (	0 0	43.87%	23	2	1	0	0	0	38.84%	23	2	1	0	0	1	35.47%
	22	2 1	0	) (	0 0	36.40%	22	2	1	0	0	0	32.19%	22	2	1	0	0	0	29.64%
	0	0 0	0	) (	0 0	29.92%	0	0	0	0	0	0	29.92%	0	0	0	0	0	0	29.92%
	22	2 1	0	) (	0 0	36.50%	22	2	1	0	0	0	32.30%	22	2	1	0	0	0	29.61%
	0	0 0	0	) (	0 0	36.07%	0	0	0	0	0	0	35.55%	0	0	0	0	0	0	35.23%
	1	0 0	0	) (	0 0	70.60%	1	0	0	0	0	0	67.15%	1	0	0	0	0	0	64.31%
	0	0 0	0	) (	0 0	38.61%	0	0	0	0	0	0	38.61%	0	0	0	0	0	0	38.61%
	1	0 0	0	) (	0 0	70.60%	1	0	0	0	0	0	67.15%	1	0	0	0	0	0	64.31%
	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	
	2,247	849 81	5	5 10	35	42.46%	1,877	1,189	111	6	13	44	39.68%	1,863	1,160	155	5	14	58	37.56%







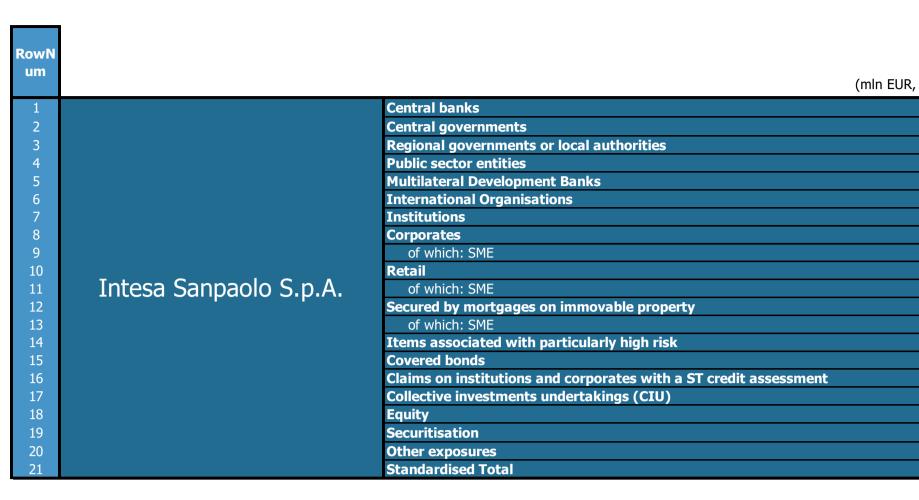


	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
51 1 EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	0	0	(	)	0	0 0	-	0	0	0	0	0	0	-	0			0 0	0	C	-
	0	0	(	)	0	0 0	-	0	0	0	0	0	0	-	0		)	0 0	0	C	-
	87	60	1	1	0	1 0	30.08%	69	76	2	0	1	1	30.06%	71	72	2 4	1 C	1	1	30.06
	2,796	959	143	3 10	0 2	2 51	35.30%	2,871	816	211	8	17	75	35.45%	2,863	77(	26	5 8	16	94	35.62
	333	37	12	2	3	2 4	34.89%	303	54	25	3	3	9	35.36%	279	64	1 39	9 3	3	14	36.10
	1	1	(	)	0	0 0	39.11%	1	1	0	0	0	0	38.40%	1	:	L	0 0	0	C	37.96
	133	10	2	1 (	0	0 1	24.50%	130	11	5	0	0	1	22.92%	129	1	L	5 0	0	1	21.95
	103	7		3	0	0 1	23.93%	102	7	4	0	0	1	22.48%	102		7	5 0	0	1	21.51
	0	0	(	)	0	0 0	14.16%	0	0	0	0	0	0	14.16%	0	(	)	0 0	0	C	14.16
	103	7		3	0	0 1	23.93%	102	7	4	0	0	1	22.48%	102		7	5 0	0	1	21.51
	0	0	(		0	0 0	33.83%	0	0	0	0	0	0	33.83%	0	(		0 0	0	C	33.83 <sup>-</sup> 23.79
	29	3	(		0	0 0	30.28%	28	4	1	0	0	0	25.43%	27		5	1 0	0	C	23.79
	0	0	(	)	0	0 0	58.91%	0	0	0	0	0	0	47.34%	0		0	0 0	0	C	41.81
	29	3	(		0	0 0	30.16%	28	4	1	0	0	0	25.33%	27		5	1 0	0	C	23.69
	0	0	(		0	0 0	31.22%	0	0	0	0	0	0	31.22%	0			0 0	0	C	31.22
	0	0	(	)	0	0	-	0	0	0	0	0	0	-	0		)	0 0	0	0	-
	3,016	1,028	148	3 10	0 23	3 52	35.00%	3,071	904	218	9	19	76	35.11%	3,063	854	27	5 8	17	97	35.239

											Adverse Scenario	)									
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR,%)		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(	0	0 (	0 (	0 0	0	-	0	0	0		0	0	0 -	0	0	(	) C	0	0	/ -
	(	0	0 0	0 (	0 0	0	-	0	0	0		0	0	0 -	0	0	(	0 0	0	0	-
	274		54 2	2 (	) 1	0	22.30%	203	124	4		0	1	1 22.29%	190		8	3 C	1	2	2 22.28%
	2,448	8 1,36	5 3 <del>6</del>	6 8	3 23	12	34.19%	2,128	1,639	82		9 2	2 2	8 34.15%	2,161	1,543	145	5 8	21	50	34.10%
	125	5 1	.2 4	4 1	1 1	1	35.71%	113	19	9		1	1 .	3 36.35%	104	23	14	1 1	. 1	5	5 37.28% 37.21%
	21	1 7	7	5 (	) 2	2	36.52%	34	61	8		0	1 .	3 36.85%	o 45	48	11	C	1	4	37.21%
	14	4	1 (	0 (	0 0	0	55.08%	14	1	0		0	0	0 46.17%	o 14	1	1	C	0	0	) 40.46%
	13	3	1 (	0 (	0 0	0	14.45%	13	1	0		0	0	0 14.55%	o 13	1	(	) C	0	0	) 14.64%
	(	0	0 (	0 (	0 0	0	-	0	0	0		0	0	0 -	0	0	(	) C	0	0	/ -
	13	3	1 (	0 (	0 0	0	14.45%	13	1	0		0	0	0 14.55%	13	1		0	0	0	) 14.64%
	(	0	0 (	0 (	0 0	0	26.29%	0	0	0		0	0	0 26.52%	0	0	(	0	0	0	) 26.71%
	1	1	0 (	0 (	0 0	0	94.68%	1	0	0		0	0	0 91.15%	) 1	0		0	0	0	) 87.94% ) 98.34%
	(	0	0 (	0 (	0 0	0	98.34%	0	0	0		0	0	0 98.34%	0	0		0	0	0	98.34%
	1	1	0 (	0 (	0 0	0	30.27%	1	0	0		0	0	0 29.34%	) 1	0	(	) C	0	0	) 28.95%
	(	0	0 (	0 (	0 0	0	100.00%	0	0	0		0	0	0 100.00%	0	0	(	) C	0	0	) 100.00%
	(	0	0 (	0 (	0 0	0	-	0	0	0		0	0	0 -	0	0	(	) ()	0	0	-
	2,736	5 1,42	0 38	8 8	3 24	13	33.82%	2,344	1,763	87		9 2	3 29	9 33.63%	2,364	1,676	154	8	23	52	33.49%

											Adverse Scenario									
		_	_	31/12/2021		-	-			-	31/12/2022	-	-	-			31/12/2023		-	
(mln EUR, %)	Stage 1 exposure	e Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		0	0 (	0 (	0 0	0	) –	0	0	0	0	) (	) (	D -	0	0	0	0 0	C	-
		0	0 (	0 (	0 0	0	) -	0	0	C	0	) (	) (	D -	0	0	0	0 0	C	-
	43	38	37 3	3 1	l 1	. 1	40.79%	324	197	7	1	. 2		3 40.79%	303	212 1	3	1 2	5	40.79%
	11	4	19 4	4 (	0 0	) 1	. 33.17%	112	19	5	0	) (	2	2 33.18%	110	21	6	0 0	2	33.19%
		0	0 (	0 (	0 0	0 0	) -	0	0	0	0	) (	) (	0 -	0	0	0	0 0	C	-
		0	0 (	0 (	0 0	0 0	) -	0	0	0	0	) (	) (	D -	0	0	0	0 0	C	-
		3	0 (	0 (	0 0	00	) 19.42%	3	0	0	0	) (	(	18.26%	3	0	0	0 0	C	17.55%
		3	0 (	0 (	0 0	0 0	18.98%	3	0	0	0	) (	) (	0 17.68%	3	0	0	0 0	C	16.85%
		0	0 (	0 (	0 0	0 0	) –	0	0	0	0	0 0	(	0 -	0	0	0	0 0	C	-
		3	0 (	0 (	0 0	0 0	) 18.98%	3	0	0	0	) (	) (	0 17.68%	3	0	0	0 0	C	16.85%
		0	0 (	0 (	0 0	0 0	) -	0	0	0	0	0 0	) (	0 -	0	0	0	0 0	C	-
		0	0 (	0 (	0 0	0 0	) 41.99%	0	0	0 0	0	) (	) (	0 37.85%	0	0	0	0 0	C	36.17%
		0	0 (	0 (	0 0	0 0	) -	0	0	0 0	0	0 0	) (	0 -	0	0	0	0 0	C	-
		0	0 (	0 (	0 0	0 0	) 41.99%	0	0	0 0	0	0 0	) (	0 37.85%	0	0	0	0 0	C	36.17%
		0	0 (	0 (	0 0	0 0	) -	0	0	0	0	0 0	) (	0 -	0	0	0	0 0	C	-
					<b>.</b>				-		-	-								
	FF	0	0 (	0 (	0	0 0	) -	0	0	0	0		(	0 -	0	0	0		0	- 20.120/
	55	5 10		2		2	2 <b>36.18%</b>	439	217	12	1	2	5	5 37.28%	410	232 2	U	L <u> </u>	8	38.13%





								31/12/202	0			
			Exposure	values	Risk exposu	e amounts						
RowN um		(mln EUR,%)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
22		Central banks	69,582	0	99	0	69,478	0	C	0 C	C	
23		Central governments	104,925		19,739	1	74,473	8,145	333	3 7	14	1
24		Regional governments or local authorities	695	1	138	1	343	91		4 4	2	
25		Public sector entities	845	0	509	0	430	337	5	1	3	,
26		Multilateral Development Banks	0	0	0	0	23	7	0	0	0	,
27		International Organisations	0	0	0	0	0	0	C	0 נ	0	1
28		Institutions	3,541	19	1,266	23	4,719	480	179	<u>0</u>	1	
29		Corporates	11,760	298	10,958	320		3,673	419	9 61	56	,
30		of which: SME	3,145	220	2,590	237	1,938	2,113	272	2 10	44	7
31		Retail	5,688	190	3,180	207	7,294	1,739	565	5 13	30	1
32	ITALY	of which: SME	2,005	156	1,147	165	1,236	1,118	448	3 5	21	
33		Secured by mortgages on immovable property	2,585	430	1,009	447	1,648	885	758	3 8	31	
34		of which: SME	1,543	398	584	410	851	652	660	ז 7	24	7
35		Items associated with particularly high risk	368	0	552	0	173	23	0	ט (	1	
36		Covered bonds	371	0	43	0	0	0	0	0 0	0	1
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0 0	0	1
38		Collective investments undertakings (CIU)	2,346	136	2,603	179	934	419	180	0 נ	3	,
39		Equity	3,009	0	4,873	0	1,447	12	0	) 2	1	
40		Securitisation										
41		Other exposures	19,681	0	11,828	0	17,417	2	35	0 ز	2	
42		Standardised Total	225,396	1,076	56,799	1,179	188,929	15,813	2,479	9 96	144	1,2

								Actual				
								31/12/202	0			
			Exposure	values	Risk exposi	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisio e Stage 3 e
43		Central banks	777	0	0	) (	) 780	C	) (	) (		0
44		Central governments	761	0	143	; (	) 86	C	) (	) C		0
45		Regional governments or local authorities	126	0	25	; (	) 102	27	7 (	) 1		1
46		Public sector entities	3	0	3	s (	) 3	C	) (	) C		0
47		Multilateral Development Banks	0	0	0	) (	) 0	C	) (	) (		0
48		International Organisations	0	0	0	) (	0 0	C	) (	) C		0
49		Institutions	2	0	1	. (	) 1	C	) (	) C		0
50		Corporates	527	8	527		) 520	15	5 19	9 5		1
51		of which: SME	21	7	20		9 15		18	2		0
52		Retail	1,743	108	1,307	· 110	/			16	24	4
53	SLOVAKIA	of which: SME	40	11	30	13	32	11	16	5 2		1
54		Secured by mortgages on immovable property	0	0	0	) (	00	C	) (	0 0		0
55		of which: SME	0	0	0	) (	00	C	) (	0 0		0
56		Items associated with particularly high risk	0	0	0	) (	00	C	) (	0 0		0
57		Covered bonds	75	0	13	6 (	00	C	) (	0 0		0
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	) (	00	C	) (	0 0		0
59		Collective investments undertakings (CIU)	0	0	0	) (	00	C	) (	0 0		0
60		Equity	0	0	0	) (	) 11	C	) (	0 0		0
61		Securitisation										
62		Other exposures	399	0	219		) 524		) (	109		0
63		Standardised Total	4,414	115	2,239	120	3,555	298	251	. 131	20	5

								Actual				
								31/12/2020				
			Exposure	values	Risk exposur	re amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Sta	ge 2 exposure Stage 3 e	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	2,511	(	) 0		0 2,511	0	0	0 0	0	0.00%
65		Central governments	5,014	(	) 1		0 1,376	70	0	0 1	0	0.00% 0.00%
66		Regional governments or local authorities	0	(	0 0		0 0	0	0	0 0	0	0.00%
67		Public sector entities	4	(	) 1		0 0	0	0	0 0	0	0.00%
68		Multilateral Development Banks	0	(	0 0		0 0	0	0	0 0	0	0.00%
69		International Organisations	0	(	0 0		0 0	0	0	0 0	0	0.00%
70		Institutions	414	(	163		0 256	3	0	0 0	0	) 75.34%
71		Corporates	925	(	748		0 482	152	0	1 4	0	0.00%
72		of which: SME	26	(	18		0 26	0	0	0 0	0	0.00%
73		Retail	7	(	) 5		0 6	1	0	0 0	0	186.27%
74	UNITED STATES	of which: SME	1	(	0 0		0 0	1	0	0 0	0	0.00%
75		Secured by mortgages on immovable property	0	(	0 0		0 0	0	0	0 0	0	0 10.71%
76		of which: SME	0	(	0 0		0 0	0	0	0 0	0	0.00%
77		Items associated with particularly high risk	33	(	) 49		0 11	0	0	0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
78		Covered bonds	0	(	0 0		0 0	0	0	0 0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	(	0 0		0 0	0	0	0 0	0	0.00%
80		Collective investments undertakings (CIU)	187	(	) 187		0 22	80	0	0 1	0	0.00%
81		Equity	0	(	0 0		0 0	0	0	0 0	0	0.00%
82		Securitisation								-	-	
83		Other exposures	18	(	) 8		0 18	0	0	0 0	0	0.00%
84		Standardised Total	9,113	0	1,161		0 4,683	306	0	1 6	0	39.20%

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
014, 70)	80,541	0	2,846	0	76,946	1,111	1	1	4	
	154,777	2	22,495	1	93,859	8,416		13	16	
	1,697	1	452	2	952	265		7	4	
	1,311	3	814	3	554	510		2	7	
	3,348	0	0	0	302	29	2	0	0	
	619	0	0	0	58	0	0	0	0	
	17,013	19	3,363	23	8,622	708	200	2	1	
	31,965	509	29,314	561	24,312	8,240	761	149	170	
	6,074	313	5,209	339	4,764	2,624	512	38	90	
	14,463	499	9,539	556	15,142	2,652	1,277	94		
	2,897	195	1,691	208	2,627	1,259		31	37	
	5,829	510	2,161	526	4,792	1,325		17		
	1,690	405	635	417	1,035				44	
	744	0	1,116	0	495	26		4	1	
	1,896	0	230	0	129	0	0	0	0	
	0	0	0	0	0	0	0	0	,	
	4,420	136		179		601	180	0	5	
	3,350	0	5,599	0	1,590	12	0	2	1	
	22,148	0	13,325		18,927	281				
	344,120	1,679	95,176	1,851	248,763	24,175	3,693	404	434	1,

Actual

0	
0	11
ck of ons for exposure	Coverage Ratio - Stage 3 exposure
0	1.05%
7	1.93%
7 4 13	77.98%
13	83.19%
0	30.38%
0	0.00%
70	35.17%
474	62.31%
291	56.89%
759	59.47%
368	69.04%
503	58.62%
402	60.14%
5	42.91%
0	0.00%
0	0.00%
44	24.66%
0	0.00%
36	99.61%
1,917	51.90%

of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
5	1.52%
4	80.54%
4	71.27%
0	97.32%
0	0.00%
70	38.79%
226	54.02%
137	50.41%
379	67.04%
311	69.33%
465	61.33%
399	60.36%
0	18.70%
0	0.00%
0	0.00%
44	24.66%
0	0.00%
35	99.60%
1,232	<b>49.68</b> %

of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	12.24%
0	10.87%
0	0.00%
0	0.00%
0	0.00%
10	51.70%
9	51.98%
126	54.18%
7	43.13%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
136	53.99%





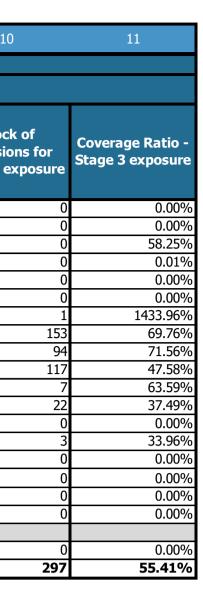
								Actual				
								31/12/202	0			
			Exposure	e values	Risk exposu	ire amounts						
Rowl um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
106		Central banks	9	(	0 0	(	) 9	C		0 0	0	j
107		Central governments	11,948	(	0	(	9 4,070	C		0 1	. 0	/
108		Regional governments or local authorities	29	(	6	(	0 10	19		0 0	0	/
109		Public sector entities	1	(	) 1	(	0 0	1		0 0	0	1
110		Multilateral Development Banks	0	(	0	(	0 0	C		0 0	0	i
111		International Organisations	0	(	0	(	0 0	C		0 0	0	I
112		Institutions	249	(	135	(	) 173	1		0 0	0	/
113		Corporates	240	(	231	(	) 192	. 27	(	0 0	0	/
114		of which: SME	1	(	1	(	0 0	1		0 0	0	i .
115		Retail	1	(	1	(	) 1	C		0 0	0	j
116	SPAIN	of which: SME	0	(	0 0	(	0 0	C		0 0	0	/
117		Secured by mortgages on immovable property	0	(	0	(	0 0	C		0 0	0	I
118		of which: SME	0	(	0	(	0 0	C		0 0	0	i
119		Items associated with particularly high risk	0	(	0	(	0 0	C		0 0	0	/
120		Covered bonds	39	(	6	(	0 0	C		0 0	0	j
121		Claims on institutions and corporates with a ST credit assessment	0	(	0 0	(	0 0	C		0 0	0	,
122		Collective investments undertakings (CIU)	0	(	0 0	(	0 0	C		0 0	0 0	/
123		Equity	0	(	0 0	(	0 0	C		0 C	0 0	/
124		Securitisation										
125		Other exposures	0	(	0 0	(	0 0	C		0 0	0 0	/
126		Standardised Total	12,515	C	379	C	9 4,456	48		) 1	1	



			Actual 31/12/2020														
			S1/12/2020     Exposure values   Risk exposure amounts														
			Exposure	values	Risk exposu	ure amounts											
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex						
		(mln EUR, %)															
148		Central banks	129	(	0 0		0 129	0 (	0 0	C	J						
149		Central governments	6,467	(	) 1		0 2,915	0	9 0	C	)						
150		Regional governments or local authorities	45	(	) 9		0 41	4 (	0 0	C	נ						
151		Public sector entities	146	(	) 29		0 0	0 (	0 0	C	נ						
152		Multilateral Development Banks	0	(	0 0		0 0	0 (	0 0	C	נ						
153		International Organisations	0	(	0 0		0 0	0 (	0 0	C	J						
154		Institutions	3,766	(	233		0 201 1	1 (	0 0	C	J						
155		Corporates	900	1	L 601		1 397 11	1 (	) 4	2	2						
156		of which: SME	40	(	) 33		0 51	1 (	0 0	C	J						
157		Retail	5	(	) 4		0 3	4 (	0 0	C	J						
158	FRANCE	of which: SME	0	(	0 0		0 0	0 (	0 0	C	J						
159		Secured by mortgages on immovable property	1	(	0 0		0 1	0 (	0 0	C	J						
160		of which: SME	0	(	0 0		0 0	0 (	0 0	C	J						
161		Items associated with particularly high risk	0	(	0 0		0 0	0 (	0 0	C	J						
162		Covered bonds	373	(	) 41		0 0	0 (	0 0	C	J						
163		Claims on institutions and corporates with a ST credit assessment	0	(	0 0		0 0	0 (	0 0	C	J						
164		Collective investments undertakings (CIU)	4	(	) 4		0 2	0 (	0 0	C	נ						
165		Equity	0	(	0 0		0 0	0 (	0 0	C	ر د						
166		Securitisation															
167		Other exposures	3	(	) 1		0 3	0 (	0 0	C	<u>ر</u>						
168		Standardised Total	11,837	1	923	:	1 3,690 130	0 9	5	2	2						

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provision Stage 3 exp
. ,	534	0	0	0	536	0	0	1	0	
	4,745		51	0	1,035	29	0	0	0	
	293	0	59	0	279		0	0	0	
	55	0	30	0	53	3	1	1	2	
	0	0	0	0	5	3	0	0	0	
	0	0	0	0	0	0	0	0	0	
	118	0	58	0	230	0	0	0	0	
	2,513			94	2,067		219	24		
	1,162	49	'	51	929		131	11	24	
	2,778	105	2,084	135	2,552		247	16	17	
	71	5	54	5	79		12	2	1	
	1,208	35	423	34	1,181		59	2	5	
	7	0	5	0	0	0	0	0	0	
	39	0	58	0	29			1	0	
	0	0	0	0	0		0	0	0	
	0		0	0	0		0	0	0	
	0	0	0	0	0		0	0	0	
	2	0	2	0	0	0	0	0	0	
		-		-		-	_		_	
	539		212	0	35		0	0	0	
	12,823	231	5,516	264	8,002	771	535	46	59	

						Actual				
						31/12/2020	D			
	Exposure	values	Risk exposu	ire amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	1,002	0	27	0	12	990	0	0	0	
	888	0	406	0	861	57	0	1	0	
	90	0	90	0	84	7	0	0	0	
	3	0	3	0	3	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0		0	0	
	21	0	,	0	304	0		0	•	
	1,290	12	1,261	12					11	
	15	9	12		391	72			7	
	1,513	37	1,021	38						
	91	9	52	9	852	71		9	5	
	835	0	301	0	1,108			2	31	
	9	0	3	0	143			1	19	
	36	0	54	0	38		\$	1	0	
	0	0	0	0	0		°	0	0	
	0	0	0	0	0	0	•	0	3	
	0	0	0	0	0	0	ů	0	0	
	2	0	5	0	0	0	0	0	0	
	240				10					
	319 <b>6,000</b>	0 <b>49</b>	=		10 5,552			0 <b>30</b>	10	



Coverage Ratio - Stage 3 exposure
0.00%
0.00%
Ions for exposure         Stage 3 exposure           0         0.000
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
99.84%
102.23%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
99.84%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	41.89%
0	6.87%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
11	37.16%
9	54.28%
59	65.34%
16	70.16%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
70	55.87%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	86.51%
0	0.00%
0	47.07%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.13%



		Intesa Sanpaolo S.p.A.										
			1	2	3	4	5	6	7	8	9	10
								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
169		Central banks	0	0	0	(	0 0	0	0	0	C	)
170		Central governments	0	0	0	(	) 0	00	0	0	0	)
171		Regional governments or local authorities	0	0	0	(	0 0	00	0	0	0	)
172		Public sector entities	0	0	0	(	0 0	0 0	0	0	0	)
173		Multilateral Development Banks	0	0	0	(	0 0	0 0	0	0	0	)
174		International Organisations	0	0	0	(	0 0	0	0	0	0	)
175		Institutions	4,188		376		600			0	0	)
176		Corporates	1,935	0	1,645	(	760	911	0	2	8	3
177		of which: SME	67	0	44	C	67	, O	0	0	0	)
178		Retail	4	0	3	C	0 6	5 2	. 0	0	0	)
179	UNITED KINGDOM	of which: SME	1	0	0	(	0 0	0	0	0	0	)
180		Secured by mortgages on immovable property	2	0	1	(	) 1	. 2	. 0	0	0	)
181		of which: SME	0	0	0	(	0 0	1	0	0	0	)
182		Items associated with particularly high risk	0	0	0	(	0 0	) 0	0	0	0	)
183		Covered bonds	146	0	18	(	0 0	0	0	0	0	)
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	0	0	0	0	)
185		Collective investments undertakings (CIU)	88	0	88	(	) 6	0	0	0	0	)
186		Equity	0	0	0	(	) 13	0	0	0	0	)
187		Securitisation										
188		Other exposures	3	0	3	(	) 3	0	0	0	0	)
189		Standardised Total	6,366	0	2,133	0	1,390	973	0	2	8	8

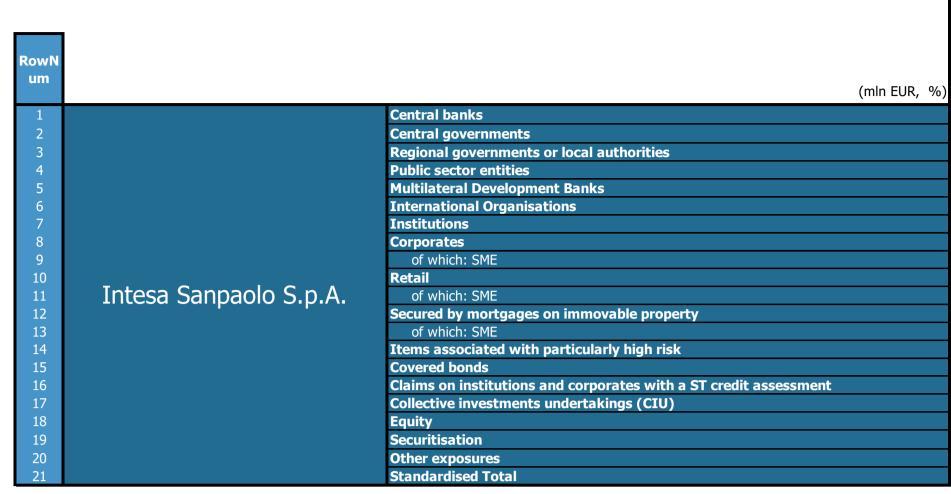
								Actual				
								31/12/202	0			
			Exposure	values	Risk expos	ure amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	
		(mln EUR, %)										2
190		Central banks	523	0	(	) ()	0 523		) (	) ()	)	0
191		Central governments	409	0		3	0 48				)	0
192		Regional governments or local authorities	0	0	(		0 0				)	0
193		Public sector entities	0	0	(	) ()	0 0	0	) (	0 0	)	0
194		Multilateral Development Banks	11	0	(	) ()	0 0	3	3	0 0	)	0
195		International Organisations	0	0	(	) ()	0 0	C	) (	0 0	)	0
196		Institutions	204	0	90		0 183			0 0	)	0
197		Corporates	1,390	1	1,315		1 433		6 (	) 2	2	3
198		of which: SME	41	0	33	3 (	0 37	5	5 (	0 0	)	0
199		Retail	7	0	5	5 (	0 7	C	) (	0 0	)	0
200	LUXEMBOURG	of which: SME	0	0	(	) ()	00	C	) (	0 0	)	0
201		Secured by mortgages on immovable property	0	1	(	)	10	C	) (	0 0	)	0
202		of which: SME	0	1	0	)	10	C	) (	0 0	)	0
203		Items associated with particularly high risk	174	0	260	) (	0 174	C	) (	0 0	)	0
204		Covered bonds	50	0	5	5 (	0 0	C	) (	0 0	)	0
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	) (	0 0	C	) (	0 0	)	0
206		Collective investments undertakings (CIU)	1,418	0	678	3 (	0 1,095	102	2 (	0 0	)	0
207		Equity	2	0	6	5 (	0 0	C	) (	D C	)	0
208		Securitisation										
209		Other exposures	235	0	186	5 (	0 235	C	) (	D C	)	0
210		Standardised Total	4,424	1	2,548	1	L 2,697	971	. (	) 2	2	4

							Actual			
							31/12/2020			
		(min EU Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Exposure values	Risk exposu	ire amounts					
RowN um		mln EUR,  ۹)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 ex	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur
211		Central banks	0 (	) 0		0 0	0	0	0 0	0.009
212		Central governments	4,472 (	) 0		0 4,337	0	0	0 0	0.00
213		Regional governments or local authorities	0 (	) 0		0 0	0	0	0 0	0.00
214			0	) 0		0 0	0	0	0 0	0.00%
215			0	0		0 0	0	0	0 0	0.00%
216			0	0		0 0	0	0	0 0	0.00%
217		Institutions	188 (	94		0 188	3 0	0	0 0	0.00%
218			10 0	10		0 10	0	0	0 0	0.00%
219			0 0	0		0 0	0	0	0 0	0.00%
220			0 0	0		0 0	0	0	0 0	0 65.63º
221	QATAR		0 (	0 0		0 0	0	0	0 0	0.00
222	C		0 (	0 0		0 0	0	0	0 0	0.00
223			0 (	0 0		0 0	0	0	0 0	0.00
224		Items associated with particularly high risk	0 (	00		0 0	0	0	0 0	0.000
225			0 (	0 0		0 0	0	0	0 0	0.00%
226			0	0		0 0	0	0	0 0	0.00%
227			0 (	0		0 0	0	0	0 0	0 0.00%
228			0 (	0 0		0 0	0	0	0 0	0 0.00%
229										
230		Other exposures	0 (	0 0		0 0	0	0	0 0	0.00%
231		Standardised Total	4,669 0	104		0 4,535	6 O	0	D  0  (	0 65.63%

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	94.54%
0	0.00%
0	29.33%
0	100.00%
0	9.17%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	100.00%
0	22.71%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	40.61%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	48.42%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	40.64%







										Baseline Scenario	)							
				31/12/2021						31/12/2022						31/12/2023		
	(mln EUR,  %		e 2 exposure Stage 3 exposi	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	- e Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	l exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock o provisions for provisions Stage 2 exposure Stage 3 expo	of s for posure Coverage Stage 3 es
	Central banks	780	0	0	0 0	) (	0.00	% 780	0 (	)	0 0	0	0.00%	780	0 0	) (	0	0
	Central governments	86	0	0	0 0	) (	0 40.00	% 86	0 (		0 0	0	40.00%	86	0 0	) (	0	0
	Regional governments or local authorities	90	38	0	0 0	) (	0 40.00	81 4	7 (		0 0	0	40.00%	74	54 (	) (	J 0	0
	Public sector entities	3	0	0	0 0	) (	0 15.26	% 3	0 (		0 0	0	15.32%	3	0 0	) (	J 0	0
	Multilateral Development Banks	0	0	0	0 0	) (	0.00	% 0	0 (		0 0	0	0.00%	0	0 0	) (	0	0
	International Organisations	0	0	0	0 0	) (	0.00	% 0	0 (		0 0	0	0.00%	0	0 0	) (	0	0
	Institutions	1	0	0	0 0	) (	0 44.47	% 0	0 (		0 0	0	44.47%	0	1 (	) (	0	0
	Corporates	519	14	21	0 0	) 10	0 49.29	% 516 1	6 22	2	0 0	11	48.02%	512	19 23	3	0	11
	of which: SME	18	3	19	0 0	)	9 49.25	% 19	1 20		0 0	10	47.95%	19	1 20	) (	0	10
	Retail	1,427	258	331	9 26	5 159	9 48.12	% 1,355 24	6 415	5	8 21	184	44.32%	1,290	233 493	8 8	3 20	207
SLOVAKIA	of which: SME	34	5	21	0 0	) (	8 37.80	% 33	3 23	3	0 0	8	35.61%	32	2 25	5 (	0	8
	Secured by mortgages on immovable property	0	0	0	0 0	) (	0 25.87	% 0	0 (	)	0 0	0	25.87%	0	0 0	) (	0	0
	of which: SME	0	0	0	0 0	) (	0.00	% 0	0 (	)	0 0	0	0.00%	0	0 0	) (	0	0
	Items associated with particularly high risk	0	0	0	0 0	) (	0.00	% 0	0 (	)	0 0	0	0.00%	0	0 0	) (	0	0
	Covered bonds	0	0	0	0 0	) (	0.00	% 0	0 (	)	0 0	0	0.00%	0	0 0	) (	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	) (	0.00	% 0	0 (	)	0 0	0	0.00%	0	0 0	) (	0	0
	Collective investments undertakings (CIU)	0	0	0	0 0	) (	0.00	% 0	0 (	)	0 0	0	0.00%	0	0 0	) (	J 0	0
	Equity	11	0	0	0 0	) (	0 38.27	% 11	0 (	)	0 0	0	38.27%	11	0 0	) (	J 0	0
	Securitisation																	
	Other exposures	472	0	52 1	8 0	) 20	0 38.27	% 425	0 100	) 10	6 0	38	38.27%	382	0 142	2 15	0 د	54
	Standardised Total	3,388	312 4	104 2	7 27	189	9 46.90	<b>%</b> 3,256 31	0 537	25	5 21	233	43.34%	3,138	308 658	23	3 20	54 <b>272</b>

								Baseline Scenario	)				
					31/12/2021			31/12/2022				31/12/2023	
RowN um			Stage 1 expo n EUR, %)	sure Stage 2 exposure Stage 3 exposure	Stock of Stock of e provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure		e Stage 2 exposure Stage 3 exposur	e Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
64		Central banks		2,511 0	0 0 0	0 0.00%	6 2,511 (	0 0	0 0	0 0.00% 2,51		0 0	0 0 0.00%
65		Central governments		1,350 94		1 40.00%	6 1,324 118	3 4		2 40.00% 1,29		6 1	1 2 40.00%
66		Regional governments or local authorities		0 0		0 0.00%		0		0 0.00%		0 0	0 0.00%
6/		Public sector entities		0 0		0 0.00%				0 0.00%		0 0	0 0 0.00%
68		Multilateral Development Banks		0 0						0 42.14%			0 0 42.14%
69 70		International Organisations Institutions		244 12		1 49.40%				2 50.45% 23			0 0 0.00%
70		Corporates		244 12 507 03 3		12 12 12 12		4		7 39.65% 49			0         3         50.61%           1         20         39.57%           0         1         46.92%
71		of which: SME		<u> </u>		0 47.63%				0 47.18% 2	0 <u>93</u>		1 <u>20</u> <u>39.37%</u>
72		Retail		7 1		0 19.45%	-			0 18.67%	7 1		0 0 18.36%
74	UNITED STATES	of which: SME				0 31.03%			0 0	0 31.03%			0 0 31.02%
75	UNITED STATES	Secured by mortgages on immovable property		0 0		0 42.93%			0 0	0 40.35%		0 0	0 0 38.42%
76		of which: SME		0 0	0 0 0	0 0.00%	6 0		0 0	0 0.00%		0 0	0 0 0.00%
77		Items associated with particularly high risk		11 0	0 0 0	0 27.46%	6 11 (	0	0 0	0 27.46% 1	1 0	0 0	0 0 27.46%
78		Covered bonds		0 0	0 0 0	0 0.00%	6 0 0	0	0 0	0 0.00%	0 0	0 0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 0	0 0 0	0 0.00%	6 0 0	0	0 0	0 0.00%	0 0	0 0	0 0.00%
80		Collective investments undertakings (CIU)		49 52	1 0 0	0 25.00%	6 61 39	9 2	0 0	1 25.00% 6	7 32	3 0	0 1 25.00%
81				0 0	0 0 0	0 0.00%	6 0 0	0 (	0 0	0 0.00%	0 0	0 0	0 0.00%
82		Equity Securitisation											
83		Other exposures		18 0	0 0 0	0 30.93%		0	0 0	0 30.93% 1	8 0	0 0	0 0 30.93% 2 26 39.76%
84		Standardised Total		,697 252 4	0 3 2	16 39.84%	a 4,666 269	53	3 2 2	1 39.78% 4,630	5 287 6	5 3	2 26 39.76%

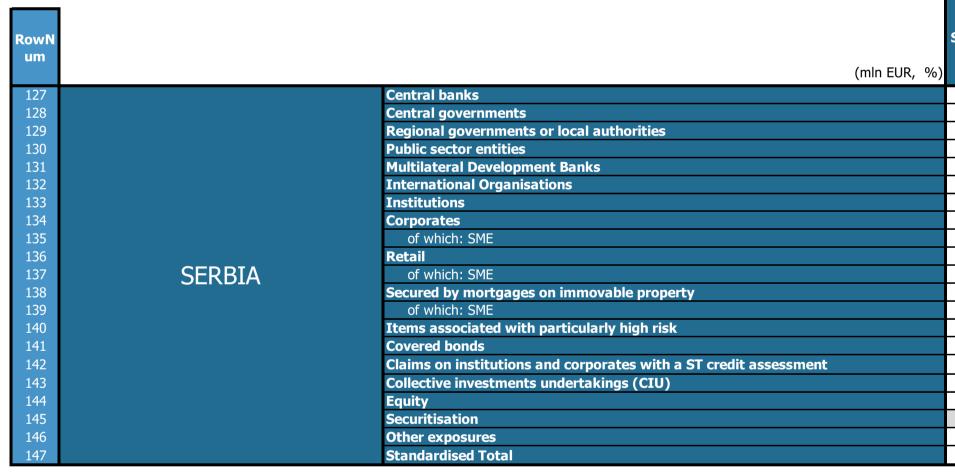
	12 13	3	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
Stage 1	exposure Stage 2 ex	xposure \$	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage 3	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	76,946	1,111	1		0 0	) (	) 1.05%	76,946	1,111	1	0	0	0	1.05%	76,946	1,111	1	0	0	0	1.05%
	92,058	10,082	482	4	6 16	5 193	40.02%	90,611	11,401	609	44	15	244	40.01%	89,433	12,456	732	43	16	293	40.01% 60.29% 36.27% 23.35% 15.56% 41.39% 44.29%
	899	317	7		0 0	) 5	69.29%	861	353	8	0	0	5	63.92%	833	380	9	0	0	6	60.29%
	548	504	28		1 8	3 16	55.33%	564	475	41	1	7	17	42.82%	570	457	53	1	7	19	36.27%
	293	33	6		0 2	2 1	25.60%	289	34	9	0	1	2	24.01%	284	36	12	0	1	3	23.35%
	58	0	0		0 0	) (	) 15.55%	58	0	0	0	0	0	15.55%	58	0	0	0	0	0	15.56%
	8,474	764	291	2	2 7	7 120	) 41.30%	8,352	813	365	18	6	151	41.40%	8,239	863	428	17	5	177	41.39%
	25,454	6,269	1,589		2 138	8 846	53.24%	25,760	5,382	2,171	64	116	1,025	47.22%	25,683	4,964	2,666	64	103	1,181	44.29%
	5,024	2,084	791		2 73	3 470	) 59.38%	5,147	1,729	1,023	20	56	538	52.61%	5,146	1,533 2,177	1,220	20	48	598	48.98%
	14,750	2,543	1,778		3 86	5 949	53.38%	14,525	2,325	2,222	48	72	1,063	47.86%	14,280	2,177	2,615	47	67	1,165	44.56%
	2,693	1,044	681		2 31	462	2 67.79%	2,730	883	806	11	25	498	61.76%	2,733	774	911	11	23	529	58.07%
	4,850	1,129	995	1	1 39	565	5 56.78%	4,880	985	1,109	10	30	592	53.39%	4,881	888	1,205	10	25	615	51.02%
	1,137	565	753		8 31	453	60.19%	1,193	442	820	7	23	472	57.56%	1,214	367	875	7	19	488	55.76%
	479	36	20		1 3	8 8	3 41.80%	468	39	27	1	3	11	38.88%	460	41	33	1	3	13	37.51%
	129	0	0				) 19.89%	129	0	0	0	0	0	19.89%	129	0	0	0	0	0	19.90%
	0	0	0			) ( 	) 13.57%	0	0	0	0	0	0	13.23%	0	0	0	0	0	0	58.07% 51.02% 55.76% 37.51% 19.90% 13.38% 37.66%
	2,277	390 94	197		2 1	L //	7 39.37%	2,344	307	212	2	1	81	38.36%	2,372	267	224	2	1	84	37.66% 6.91%
	1,494	94	14		1 6		7.30%	1,449	124	29	0	/	2	6.98%	1,414	145	43	0	8	3	6.91%
	18,526	286	432	2	0 154	1 58	3 13.43%	18,109	290	844	18	158	79	9.30%	17,769	295	1,179	16	162	97	8 21%
	247,234	23,557	5,840	229	9 460	2,840	48.63%	245,343	23,640	7,648	207	416	3,273	42.79%	243,351	24,079	9,202	202	399	3,655	8.21% <b>39.72%</b>

										<b>Baseline Scenario</b>										
			31/12/2021							31/12/2022							31/12/2023			
<b>%)</b>		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
69,478		0	0	0	)	0.00%	69,478		0	0	0	C	0.00%	69,478	3 0	0	0	0	0	0.00%
73,042	9,461	448	38	15	5 17	9 40.00%	71,925	10,471	555	36	13	222	40.00%	71,046	11,246	658	36	14	263	40.00%
313			0	0	)	4 75.74%	295		6	0	0	4	72.19%	284			0	0	4	69.38%
410	348	14	1	3	3	5 34.02%	413	335	24	1	3	6	25.17%	409	330	33	1	3	7	21.41%
24	4 θ	1	0	0	)	1 56.20%	24	5	2	0	0	1	48.85%	24	4	3	0	0	1	45.87%
(	0 (	0	0	0	)	0.00%	0	0	0	0	0	0	0.00%	C	0	0	0	0	0	0.00%
4,662			9	5	5 9	2 41.85%	4,617		255	7	4	108	42.43%	4,572	527		7	3	120	42.80%
10,999			22	76	5 41	3 52.67%	11,309		1,079	19	54	480	44.50%	11,389			20	43	529	40.63%
2,435			10	51	. 28	2 61.63%	2,726		591	9	32	318	53.78%	2,861			10	24	344	50.07%
7,240			14	29	9 47	9 61.95%	7,276	,		12	23	516	54.47%	7,263			12	19	545	50.20%
1,397			6	18	39	2 69.41%	1,493			6	13	414	63.12%	1,544			6	10	432	59.29%
1,801		_	4	25	5 51	2 60.66%	1,890		909	4	17	527	<sup>′</sup>	1,933			4	13	538	56.08%
964		725	3	20	) 44	1 60.85%	1,028		775	3	14	453	58.42%	1,058		812	3	11	461	56.74%
158	3 31	7	1	1		2 31.64%	148	34	14	1	1	4	31.22%	141	. 35	20	1	1	6	31.25%
(	0 (	0	0	0		0 0.00%	0	0	0	0	0	0	0.00%	C	0	0	0	0	0	0.00%
(	0 (	0	0	0		0 13.57%	0	0	0	0	0	0	13.23%	C	0 0	0	0	0	0	13.38%
1,073		190	1	1	. 7	6 39.85%	1,130		198	1	0	78	39.22%	1,158			1	0	79	38.76%
1,359	9 87	12	1	5		1 8.40%	1,321	113	25	0	5	2	7.58%	1,290	132	36	0	5	3	7.18%
17,075		372	0	2	3	5 9.44%	16,712		730	0	6	36	4.86%	16,421		1,017	0	10	36	3.53%
187,635	5 15,913	3,673	92	161	<b>1,80</b>	<b>49.00</b> %	186,538	15,939	4,744	82	127	1,983	41.81%	185,409	16,207	5,606	82	112	2,132	38.03%



		12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											<b>Baseline Scenario</b>										
				31/12/2021			_				31/12/2022							31/12/2023			
	(mln EUR,  %	Stage 1 exposure Stage 2 expo	osure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exp
	Central banks	536	0	0	0 0	(	0.00%	536	0	0	0	0	C	0.00%	536	0	C	0	0		0
	Central governments	1,043	20	1	1 0	1	40.00%	1,047	14	3	1	. 0	1	40.00%	1,050	10	5	5 1	0		2 4
	Regional governments or local authorities	271	22	1	0 0	(	49.56%	264	28	1	0	0	1	46.42%	258	35	2	0	0		1 4
	Public sector entities	53	3	1	0 2	1	. 62.48%	52	3	2	0	2	1	66.38%	52	3	2	0	2		2 6
	Multilateral Development Banks	6	2	0	0 1	(	46.02%	6	2	0	0	) 1	0	46.36%	6	1	1	. 0	1		0 4
	International Organisations	0	0	0	0 0	0	0.00%	0	0	0	0	0	C	0.00%	0	0	C	0	0		0
	Institutions	206	19	5	1 0	2	43.69%	185	35	10	1	. 0	4	36.46%	167	49	14	1	0		5 ?
	Corporates	1,899	442	284	5 20	177	62.35%	1,760	504	361	4	22	201	55.80%	1,643	537	445	5 4	24	22	<u>18</u>
	of which: SME	817	295	182	4 14	111	. 60.78%	730	323	241	4	16	129	53.68%	660	332	302	2 3	16	14	<b>₁</b> 9 ∠
	Retail	2,479	247	357 1	3 4	136	37.97%	2,391	232	461	12	. 4	153	33.09%	2,302	221	561	. 12	4	16	5 3 28 5 49 4 69 3 11 4 30 2
CROATIA	of which: SME	74	10	17	1 0	<u> </u>	52.21%	69	10	22	1	. 0	10	46.42%	65	10	26	5 1	0	1	.1 2
	Secured by mortgages on immovable property	1,160	92	84	1 1	25	29.69%	1,139	90	107	1	. 1	27	25.44%	1,118	88	130	) 1	1	3	30 7
	of which: SME	0	0	0	0 0	0	0.00%	0	0	0	0	0	C	0.00%	0	0	C	) 0	0		0
	Items associated with particularly high risk	30	2	9	0 1	(**)	40.10%	30	2	9	0	) 1	3	40.20%	30	2	ç	0	1		3 4
	Covered bonds	0	0	0	0 0	0	0.00%	0	0	0	0	0	C	0.00%	0	0	C	0	0		0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	(	0.00%	0	0	0	0	0	C	0.00%	0	0	C	) 0	0		0
	Collective investments undertakings (CIU)	0	0	0	0 0	0	0.00%	0	0	0	0	0	C	0.00%	0	0	C	) 0	0		0
	Equity	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	C	) 0	0		0
	Securitisation																				
	Other exposures	35	0	0	0 0	(	40.65%	35	0	0	0	0 0	0	40.65% <b>41.03%</b>	35	0	C	0	0		0 4 <b>39 37</b>
	Standardised Total	7,717	849	742 2	1 29	345	46.49%	7,446	909	954	20	31	391	41.03%	7,195	946	1,167	<b>19</b>	32	43	·9 3 <sup>-</sup>







										<b>Baseline Scenario</b>										
			31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	9 0	0 0	0	) (	0	0.00%	9	(	0 (	) 0	0	) C	0.00%	9	0	0	0	0	C	0.00%
	3,992 75	5 3	1	. (	0	1 40.00%	3,915	149	θ	5 1	0	) 2	2 40.00%	3,840	221	9	1	0	4	40.00%
	10 19	9 0	0	) (	0	0 40.00%	10	19	9 (	0	0	) C	40.00%	10	19	0	0	0	C	40.00%
	0 1	0	0	0 0	0	0 15.02%	0	1	1 (	0	0	) C	15.02%	0	1	0	0	0	C	15.02%
	0 0	0 0	0	0 0	0	0.00%	0	(	0 0	0	0	) C	0.00%	0	0	0	0	0	C	0.00%
	0 0	00	0	0 0	0	0.00%	0	(	0 (	00	0	) C	0.00%	0	0	0	0	0	C	0.00%
	170 4	1 0	0	0 0	0	0 59.19%	168		5 1	. 0	0	) 1	1 58.65%	166	7	1	0	0	1	58.05%
	192 25	5 2	0	0 0	0	1 44.02%	193	22	2 3	8 0	0	) 1	1 44.04%	193	21	4	0	0	2	44.04%
	1 1	L 0	0	) (	0	0 40.39%	1	(	0 (	) 0	0	) C	0 40.45%	1	0	0	0	0	C	40.49%
	1 0	0 0	0	) (	0	0 83.61%	1	(	) (	) 0	0	) C	74.67%	1	0	0	0	0	C	69.05%
	0 0	0 0	0	) (	0	0 100.69%	0	(	0 (	) 0	0	) C	99.53%	0	0	0	0	0	C	98.67%
	0 0	0 0	0	) (	0	0 12.98%	0	(	) (	0	0	) C	13.01%	0	0	0	0	0	C	13.03%
	0 0	0 0	0	) (	0	0 14.04% 0 0.00%	0	(	0 (	) 0	0	) C	14.04%	0	0	0	0	0	C	14.04%
	0 0	0 0	0	) (	0	0.00%	0	(	0 (	) 0	0	) C	0.00%	0	0	0	0	0	C	14.04% 0.00% 0.00%
	0 0	0 0	0	) (	0	0 0.00%	0	(	0 (	0	0	) C	0.00%	0	0	0	0	0	C	0.00%
	0 0	0 0	0	) (	0	0.00%	0	(	) (	0	0	) C	0.00%	0	0	0	0	0	C	0.00%
	0 0	0 0	0	) (	0	0.00%	0	(	0 0	) 0	0	) C	0.00%	0	0	0	0	0	C	0.00%
	0 0	0 0	0	0	0	0.00%	0	(	) (	) 0	0	) C	0.00%	0	0	0	0	0	C	0.00%
	0 0	0 0	0	) (	0	0 21.40%	0	(	) (	) 0	0	) ()	22.28%	0	0	0	0	0	C	23.01%
	4,374 125	5 5	2	C		2 44.02%	4,297	197	10	2	0	4	43.42%	4,220	269	15	2	0	6	43.07%

										<b>Baseline Scenario</b>									
			31/12/2021	_		_				31/12/2022						31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	12	990 0	0	0 0	) 0	0.00%	12	2 990	0	(	) (	) C	0.00%	12	990	0 (	0 0	0	0.00%
	860	57 1	1 (	0 0	) 1	40.25%	859		3	C	) (	) 1	40.14%	857	57	4 (	0 0	2	40.09%
	83	8 (	0	0 0	) 0	40.00%	82	2 9	0	C	) (	) C	40.00%	81	. 9	0 (	0 0	0	40.00%
	3	0 0	0	0 0	) 0	9.33%	3	3 0	0	(	) (	) C	9.33%	3	0	0 (	0 0	0	9.33%
	0	0 0	0	0 0	0 0	0.00%	C	00	0		) (	) C	0.00%	0	0	0 (	0 0	0	40.09% 40.00% 9.33% 0.00% 0.00% 51.21% 36.85% 44.35% 51.33% 50.31% 44.88%
	0	0 0	0	00	0 0	0.00%	0	00	0		) (	) C	0.00%	0	0	0 (	0 0	0	0.00%
	298	0 10	0	3 0	) 5	50.79%	292		15	3	3 (	8 8	3 51.08%	286		21	3 0	11	51.21%
	1,178	276 54	4 (	6 3	3 20	36.98%	1,100 344 1,648 756	) 333	/5	6	5 3	8 28	36.90%	1,039		96	5 3	35	36.85%
	365	90 25	5	2 2	12	48.67%	344	105	51	2	2 2	2 15	6.04%	325	117	38	2 2		44.35%
	1,714	314 135	5 (	6 21	. 78	57.74%	1,648	3 333	105	5	5 19	98	3 53.67%	1,603 732	331 2	30 5	5 18	118	51.33%
	789	121 36	5	2 9	21	59.53%	756	5 137		1	9	28	3 53.59%			71 1	9	36	50.31%
	1,040	322 21	1	5 12	9	44.74%	1,008	3 336	39	2	11	. 17	44.85%	993		56 4	1 10	25	44.88%
	136	81 16	6	4 10	8	46.19%	129	73	32	2		15	5 46.19%	122	66	46 46	1 8	21	46.18%
	38	1 (	) (	0 0	0 0	39.40%	3/	2	0	(			) 39.40%	36	2	0 (		0	39.40% 0.00%
	0	0 (	) (	0 0	0	0.00%	0		0	(			0.00%	0	0	0 (	0	0	0.00%
	0	0 0	0 ()	0 0	0 0	0.00%	0	0 0	0	(	) ()		0.00%	0	0	0 (	0 0	0	0.00% 0.00% 0.00%
	0	0 0	) ()	0 0	0 0	0.00%	0	0 0	0	(			0.00%	0	0	0 (	0 0	0	0.00%
	0	0 0	J (	0 0	0	0.00%	C	0	0	C	) (	р С	0.00%	0	0	0 (	0	0	0.00%
	10	270		0 152			10				152			10		0	152	0	
	<b>5,236</b>	2/8 2,245 221		152 1 188	U 113	54.55%	<b>5,051</b>	278 2,336			) 152 ) <b>185</b>	-	) 54.55% <b>48.33%</b>	<b>4,920</b>	278 2,374 4	<b>0</b> <b>07 19</b>	<b>152</b>	0	54.55% <b>46.91%</b>
	5,236	2,245 221	2.	188	113	51.00%	5,051	. 2,336	316	19	185	152	48.33%	4,920	2,3/4 4	19	184	191	40.91%

										<b>Baseline Scenario</b>										
				31/12/2021						31/12/2022							31/12/2023			
St %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	129	0	0	(	0 0	0 0	0.00%	129 (	0 0	0	0	0	0.00%			0	(	0 0	0	0.00%
	2,860	54	10	(		0 4	40.00%	2,806 10	11	0	0	4	4 40.00%	2,753	158	12	(	0 0	5	40.00%
	39	6	0				40.00%	38		0	0	0	0 40.00%	36	9	0		0 0	0	40.00% 0.00% 0.00% 41.47% 36.82% 29.89% 7.99% 43.83% 16.85% 0.00% 41.18% 0.00% 25.00% 0.00%
	0	0	0				0.00% 0.00%	0		0	0	0	0.00% 0.00%		0	0		0 0	0	0.00%
	0	0	0				0.00%	0		0	0	0	0.00%		0	0		0	0	0.00%
	196	14	0	1	1 (		41.27%	192 1		0	0	1	1 42.08%	188	10	0			0	0.00% 41.47%
	405	04	2	1	1 1	1 3	36.67%	412 82		0	1	1	5 36.77%	412	77	19			7	36 82%
	47	4	0	(			30.08%	46	5 1	0	0	0	30.08%	46	5	1	(	$\frac{1}{0}$	0	29.89%
	4	3	0	(	0 0		9.47%	5	2 0	0	0	0	0 8.27%	5	1	1	(	0 0	0	7.99%
	0	0	0	(	0 (	0 0	43.89%	0	) 0	0	0	0	43.84%	0	0	0	(	0 0	0	43.83%
	1	0	0	(	0 (	D 0	16.76%	1	0 0	0	0	0	16.85%	) 1	0	0	(	0 0	0	16.85%
	0	0	0	(	0 (	0 0	0.00%	0	) 0	0	0	0	0.00%	0	0	0	(	) 0	0	0.00%
	0	0	0	(	0 (	0 0	0.00%	0	) 0	0	0	C	0.00%		0	0	(	0 0	0	0.00%
	0	0	0	(	0 (	0 0	43.22%	0	0 0	0	0	0	42.09%		0	0	(	0 0	0	41.18%
	0	0	0	(	0 (	0 0	0.00%	0	0 0	0	0	C	0.00%	0	0	0	(	0 0	0	0.00%
	2	0	0	(	0 (	0 0	25.00%	2	0 0	0	0	0	25.00%	2	0	0	(	0 0	0	25.00%
	0	0	0	(	0 0	0 0	0.00%	0	0 0	0	0	0	0.00%	0	0	0	(	0 0	0	0.00%
									-			-						-		
	3	0	0	(	0 (		27.89%	3	0 0	0	0	0	27.89%	3	0	0	(	0 0	0	27.90%
	3,639	170	20	2	2  1	L  8	38.26%	3,587 214	29	2	1	11	L 38.06%	3,529	264	36	1	.  1	14	37.94%







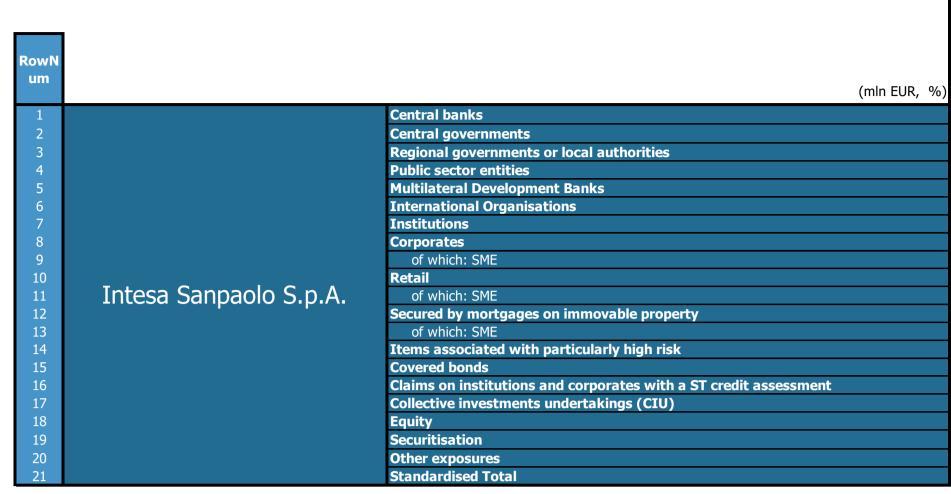


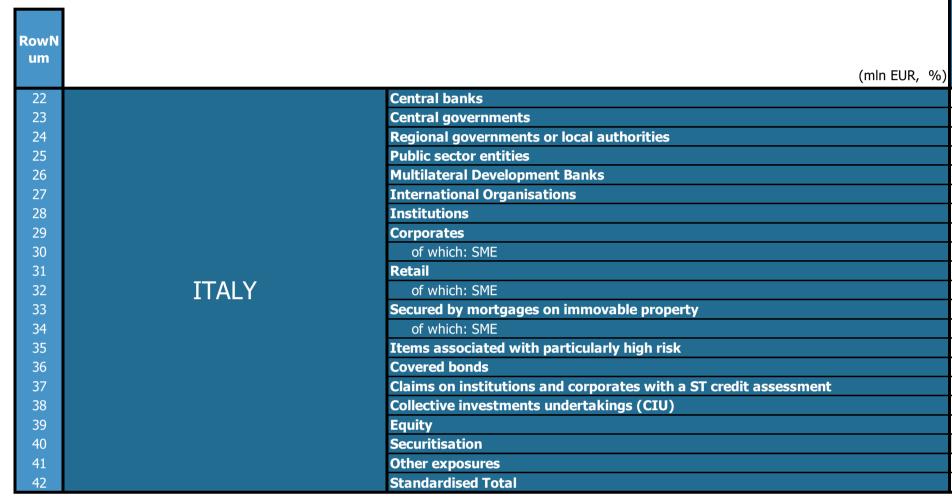
I	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	C	) 0	C	)	0 (	0.00%	0	0	0	0	0	C	0.00%	0	0	) 0	C	0	0	0.00%
	0	0	) 0	C	)	0 (	40.00%	0	0	0	0	0	C	0 40.00%	0 0	0	) 0	C	0	0	0.00% 40.00% 0.00% 35.71% 0.00% 33.46% 39.10% 32.52% 23.65% 35.03% 17.18% 16.86% 36.34% 0.00% 0.00% 25.00% 27.90%
	0	0	0 0	C	)	0 (	0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	(	0	0	0.00%
	0	0	0 0	C	)	0 (	0.00%	0	0	0	0	0	C	0.00%		0	0 0		0	0	0.00%
	0	C	0 0	C	)	0 (	36.94%	0	0	0	0	0	C	0 36.04%		0	0 0	0	0	0	35.71%
	0	0	0 0	C	)	0 (	0.00%	0	0	0	0	0	C	0.00%		0	0 0		0	0	0.00%
	591	61	. 7	1		1 2	2 33.30%	582		± ,	1	1	5	5 33.54%			15	1	. 1	6	33.46%
	1,148	421	. 102	. 3	3	5 40	39.44%	1,191	351	129	3	4	50	0 39.17%	1,216	306	5 149		3	58	39.10%
	56	9	1	C	)	0 (	32.52%	47	17	2	0	0	1	1 32.52%	40	23	3	(	0	1	32.52%
	6	1	. 0	0	)	0 (	27.18%	6	1	0	0	0	0	0 24.78%	6	1	. 1		0	0	23.65%
	0	0	0 0	0		0 0	35.59%	0	0	0	0	0	0	0 35.23%	0	0	0 0	(	0	0	35.03%
	2	1	. 0				0 16.87% 0 16.86%	2	1	1	0	0		0 17.04%	2	1	. 1		0	0	17.18%
	0	0					J 16.86%	0	0	0	0	0		0 16.86% 0 36.34%	0	0	0	(	0	0	16.86%
	0	0			)		0 36.34% 0 0.00%	0	0	0	0	0		0 0.00%	0	0	0 0		0	0	30.34%
	0	0					0.00%	0	0	0	0	0		0.00%	0	0			0	0	0.00%
	0	0			)		25.00%	0	0	0	0	0		0 25.00%	0	0	0		0	0	0.00%
	13	0					25.00%	12	0	0	0	0		0 25.00% 0 27.90%	0 0	0	0		0	0	25.00%
	15	U					27.90%	15	0	0	0	0	L C	27.90%	15	0	,	L C	0	0	27.90%
	3	0		0	)	0	0 1.66%	3	0	0	0	0	С С	0.68%	3	0		ſ	0	0	0.43%
	1,769	484	110	4	/ /	6 43		1,803	417	143	4	4	55		1,820	373	170	4	3	65	0.43% <b>38.28%</b>

										Baseline Scenario									
				31/12/2021						31/12/2022						31/12/2023			
St %)	age 1 exposure	Stage 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	523	0	0	0	) (	0 (	0.00%	523	0	0 0	0 0	0	0.00%	523	0	0 0	0	0	0.00% 40.00% 0.00% 0.00%
	48	0	0	0	) (	0 0	40.00%	48	0	0 0	0 0	0	40.00%	48	0	0 0	0	0	40.00%
	0	0	0	0	) (	0 0	0.00%	0	0	) ()	0 0	0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0			0.00%	0	0			0	0.00%	0	0		0	0	0.00%
	2	1	0	0			45.18% 0.00%	3	0			0	45.70% 0.00%	3	0		0	0	45.92%
	105	17	0	0			0.00%	0	0			0	23.60%	0	0		0	0	45.92% 0.00% 24.25% 33.68% 38.65% 1.44% 17.12% 0.00% 0.00% 27.46% 0.00% 0.00% 26.11%
	185		17	0			33.57%	184				0	33.62%	921 3:			0		24.25%
_	/04	557	17	2			33.57%	25				10	33.62%	921 3.	6	1 2	2	14	33.00%
	ככ ד	0	0	0			1.58%		0			0	1.46%	33	0		0	0	1 4406
	/	0	0	0			1.38%	/	0			0	17.12%	/	0		0	0	17 12%
_	0	0	0	0			0.00%	0	0			0	0.00%	0	0		0	0	0.00%
	0	0	0	0			0.00%	0	0			0	0.00%	0	0		0	0	0.00%
	173	0	0	0		0 0	27.46%	173	0			0	27.46%	173	0		0	0	27,46%
	0	0	0	0		0 (	0.00%	0	0		) 0	0	0.00%	0	0		0	0	0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	) 0	0	0.00%	0	0	0 0	0	0	0.00%
	1,123	68	6	1		0 1	. 26.57%	1,121	64 1	1 1	0	3	26.23%	1,114 6	56 10	5 5 1	0	4	26.11%
	0	0	0	0		0 (	65.95%	0	0	0 0	) 0	0	65.95%	0	0	0 0	0	0	65.95%
	229	0	6	2	2 (	0 2	29.36%	223	0 1	3 2	2 0	4	29.36%	217	0 1	3 1	0	5	29.36% <b>30.69%</b>
	2,995	644	30	5	6 4	4 9	30.95%	3,145	467 57	4	3	17	30.75%	3,189 40	1 78	3 4	3	24	30.69%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/20	23		
%)	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	Stock of 3 exposure provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0		0	0 (	0.00%	0	) (		0 0	) 0	0	0.00%	0	0	0	0	0	0 0.00% 7 40.00%
	4,251	80 6		2	0 2	2 40.00%	4,167	í 159	9 12	2 2	2 0	5	40.00%	4,085	235	17	2	0	7 40.00%
	0	0 0		0	0 (	0.00%	0	(		0 0	0 0	0	0.00%	0	0	0	0		0 0.00%
	0	0 0		0	0 (	11.14%	0	(		0 0	0 0	0	11.14%	0	0	0	0	0	0 11.14%
	0	0 0		0	0 (	0.00%	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0 0.00%
	0	0 0		0	0 (	0.00%	0	(	)	0 0	0 0	0	0.00%	0	0	0	0	0 (	0 0.00%
	179	8 1		0	0 (	0 60.88%	173	13	3	2 0	0 0	1	60.88%	170	16	2	0	0	1 60.88%
	9	1 0		0	0 (	45.20%	9	]		0 0	0 0	0	45.20%	9	1	0	0	0	0 45.20%
	0	0 0		0	0 (	0.00%	0	) (		0 0		0	0.00%	0	0	0	0		0 0.00%
	0	0 0		0	0 (	7.66%	0	(		0 0		0	7.25%	0	0	0	0		0 7.23%
	0	0 0		0		0.00%	0					0	0.00%	0	0	0	0		0 0.00%
	0			0		0 10.24% 0 0.00%	0					0	10.24% 0.00%	0	0	0	0		0 10.24%
	0			0		0.00%	0					0	0.00%	0	0	0	0		0 0.00%
	0			0		0.00%	0					0	0.00%	0	0	0	0		0 0.00%
	0			0		0.00%	0					0	0.00%	0	0	0	0		0 0.00%
	0			0		0.00%	0	() ()					0.00%	0	0	0	0		0         0.00%           0         11.14%           0         0.00%           0         0.00%           1         60.88%           0         45.20%           0         0.00%           0         7.23%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%
	0			0	0 0	0.00%	0	( )				0	0.00%	0	0	0	0		0.00%
	0					, 0.00 /0	0			0			0.00 /0	0					0.0070
	0	0 0		0	0 (	0.00%	0	(		0		0	0.00%	0	0	0	0		0.00%
	4,439	89 7		3 (	0 3	42.49%	4,349	172	2 14	1 2	. 0	6	42.55%	4,263	252	20	2	) 8	8 42.45%







										Adverse Scenario	)							
				31/12/2021						31/12/2022						31/12/2023		
	(mln EUR,  %	Stage 1 exposure Stage	e 2 exposure Stage 3 exposu	Stock of re provisions for p Stage 1 exposure Sta	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for provisions fo Stage 2 exposure Stage 3 expose	or Stage 3 exp
	Central banks	780	0	0 0	0	0	0.00%	6 780		) (	0	0 0	0.00%	780	0	0	0 0	0
	Central governments	86	0	0 0	0	0	40.00%	6 86		0 (	0	0 0	40.00%	85	0	0	0 0	0
	Regional governments or local authorities	90	38	0 0	0	0	40.00%	6 81 4	,	0 (	0	0 0	40.00%	74	54	0	0 0	0
	Public sector entities	3	0	0 0	0	0	15.26%	6 3		0 (	0	0 0	15.32%	3	0	0	0 0	0
	Multilateral Development Banks	0	0	0 0	0	0	0.00%	6 0		) (	0	0 0	0.00%	0	0	0	0 0	0
	International Organisations	0	0	0 0	0	0	0.00%	6 0		0 (	0	0 0	0.00%	0	0	0	0 0	0
	Institutions	0	0	0 0	0	0	51.15%	6 0		0 (	0	0 0	51.15%	0	1	0	0 0	0
	Corporates	508	23	23 1	1	11	49.33%	6 494 3	2	7	1	) 13	47.60%	485	39	30	1 0	14
	of which: SME	17	3	21 0	0	10	48.26%	6 16	. 23	3 (	0	) 11	45.95%	15	1	24	0 0	11
	Retail	1,364	275 3	377 36	78	235	62.51%	6 1,207 27	53	5 34	4 62	2 319	59.55%	1,064	258 69	93 2	6 53	401
SLOVAKIA	of which: SME	30	4	25 1	1	10	40.14%	6 26	3	1	1	l 12	38.81%	23	2	34	1 0	13
	Secured by mortgages on immovable property	0	0	0 0	0	0	43.39%	6 0		) (	0	0 0	43.39%	0	0	0	0 0	0
	of which: SME	0	0	0 0	0	0	0.00%	6 0		) (	0	0 0	0.00%	0	0	0	0 0	0
	Items associated with particularly high risk	0	0	0 0	0	0	0.00%	6 0		) (	0	0 0	0.00%	0	0	0	0 0	0
	Covered bonds	0	0	0 0	0	0	0.00%	6 0		) (	0	0 0	0.00%	0	0	0	0 0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0.00%	6 0		) (	0	0 0	0.00%	0	0	0	0 0	0
	Collective investments undertakings (CIU)	0	0	0 0	0	0	0.00%	6 0		) (	0	) 0	0.00%	0	0	0	0 0	0
	Equity	11	0	0 0	0	0	38.27%	6 11		) (	0	) 0	38.27%	11	0	0	0 0	0
	Securitisation																	
	Other exposures	472	0	52 18	0	20	38.27%	6 425	100	0 10	6	) 38	38.27%	382	0 14	42 1	5 0	54
	Standardised Total	3,314	337 4	52 55	79	267	59.02%	<b>3,086</b> 35	662	2 51	L 63	370	55.85%	2,885	352 86	56 42	2 53 4	54 <b>470</b>

													Adverse Scenario	)									
						31/12/2021							31/12/2022							31/12/2023			
RowN um			Stage 1 e	cposure St	tage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 e	je Ratio - exposure	Stage 1 exposure Stage 2 exposu	ure Stage 3 ex	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposu	) - Ire Stage 1 expos	sure Stage	e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
64		Central banks		2,511	0 0	0	0		0	0.00%	2,511	0	0 (	0	0 0	0.00		2,511	0 0	0	(	/	0 0.00%
65		Central governments		1,348	94 3	2	1		1	40.00%	1,321	118	7	2	1 3	3 40.00	570	<u>,293</u>	141 13	2	1		5 40.00%
66		Regional governments or local authorities		0	0 0	0	0		0	0.00%	0	0	0 0	0	0 0	0.00		0	0 0	0	(		0 0.00%
67		Public sector entities		0	0 0	0	0		0	0.00%	0	0	0 (	0	0 0	0.00			0 0	0	(		0 0.00% 0 42.14%
68		Multilateral Development Banks		0	0 0	0	0		0	42.14%	0	0	0 (	0	0 0	42.14		0	0 0	0	(		0 42.14% 0 0.00%
69		International Organisations		220		0	0		0	0.00% 48.88%	0	71	0	1		0.00		172		0	(		6 50.15%
70		Institutions Corporates		220	30 3	1	1	1		48.88%	182	/1	6	1		3 49.68 2 40.00		1/2	/0 12	1			9 39.87%
/1 72		of which: SME		401	2 1	<u> </u>	5	<b>1</b>	0	40.04%	10	142 5	2	2	0 1	40.00	570	17		2		<u>_</u>	1 49.91%
72		Retail		6	1 0	0	0		0	79.32%	6	1	0	0		1 - 7	1%		1 1	0	(	1	0 22.52%
73	UNITED STATES	of which: SME		0		0	0		0	31.04%	0	1	0	0		31.0	5%			0	(	, <del> </del>	0 31.05%
75	UNITED STATES	Secured by mortgages on immovable property		0		0	0		0	44.74%	0	0	0 (	0	0 0	43.10	5%	0	0 0	0	(		0 41.86%
76		of which: SME		0	0 0	0	0		0	0.00%	0	0	0 (	0	0 0	0.00	0%	0	0 0	0	(	J	
77		Items associated with particularly high risk		11	0 0	0	0		0	27.46%	11	0	0 0	0	0 0	27.40	5%	11	0 0	0	(		0 0.00% 0 27.46% 0 0.00%
78		Covered bonds		0	0 0	0	0		0	0.00%	0	0	0 (	0	0 0	0.00	0%	0	0 0	0	(	<u>ر</u>	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0		0	0.00%	0	0	0 (	0	0 0	0.00	0%	0	0 0	0	(	ر	0.00%
80		Collective investments undertakings (CIU)		26	75 1	0	1		0	25.00%	31	69	2 (	0	1 0	25.00	0%	40	58 4	0	1		1 25.00%
81		Equity		0	0 0	0	0		0	0.00%	0	0	0 (	0	0 0	0.00	0%	0	0 0	0	(	l l l l l l l l l l l l l l l l l l l	0 0.00%
82		Securitisation																					
83		Other exposures		18	0 0	0	0		0	30.93%	18	0	0 0	0	0 0	30.93	3%	18	0 0	0	(	<u>ا</u>	0 30.93% <b>1 40.44%</b>
84		Standardised Total		4,602	342 45	6	8	1	8	40.34%	4,515 4	102	72 6	6	9 29	40.41	.% 4,	,468	418 102	5	10	<i>i</i> <b>4</b>	1 40.44%

	33	34	35	36	37	38	39	40	41 42	-2	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stag %)	ge 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage 3 e	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	76,946	1,111	1	L	0 0	) (	) 1.05%	76,946	1,111	1	0	0	0	1.05%	76,946	1,111	. 1	0	0	0	1.05%
	91,975	10,074		2 9	9 43	3 229	40.01%	90,396	1,111 11,377	848	131	35	339	40.01%	89,003	12,400		115	34	487	40.01%
	898	317		3	1 1	1	65.36%	859	353	11	1	1	6	57.96%	829	378	3 15	1	1	8	53.00%
	518	530	32		1 10	) 16	50.32%	505	524	50	1	9	19	37.12%	492	520	) 68	1	8	21	31.12% 22.34%
	269	58	5	5	0 3	3	26.01%	244	78	11	0	3	3	23.55%	234	79	) 19	0	2	4	22.34%
	58	0	0	)	0 0	) (	) 15.55%	58	0	0	0	0	0	15.55%	58	(	) 0	0	0	0	15.56%
	7,507	1,693		. 4	2 24	143	43.23%	6,171	2,884	475	39	46	205	43.18%	5,895	2,975	659	33	46	287	43.47% 47.29%
	22,769	8,821	1,723		58 417	7 996	57.80%	21,252	9,320	2,741	166	451	1,398	51.02%	20,537	8,856	5 3,920	140	407	1,854	47.29%
	4,408 13,788 2,243	2,632 3,352	860	) 5	3 203	3 550	) 63.97%	4,057	2,571	1,271	52	198	716	56.30%	3,845 11,912	2,332 3,531 1,484 1,496	2 1,722	42	169	894	51.92% 49.70%
	13,788	3,352	1,931	. 15	57 258	3 1,154		12,673	3,678	2,720	159	247	1,461	53.71%	11,912	3,535	5 3,624	127	220	1,801	49.70%
	2,243	1,507	669	2	101	476	5 71.13%	1,915	1,622 1,568	882	28	112	551	62.42%	1,743 4,050	1,484	l 1,192	23	102	651	54.60% 49.03%
	4,486	1,487	1,000	) 2	.0 105	5 587	7 58.67%	4,223	1,568	1,184	22	106	638	53.86%		1,496	5 1,429	18	92	701	49.03%
	896	819	740	) 1	.0 76	5 465	62.90%	770	848	837	10	78	495	59.15%	718	766	5 971	8	67	531	54.72%
	458	56	20	)	2 4	1 8	41.69%	440	65	30	1	4	11	38.02%	432	62	2 40	1	4	14	36.16%
	129	0	0	)	0 0	) (	) 19.89%	129	0	0	0	0	0	19.89%	129	(	) 0	0	0	0	19.90%
	0	0	0	)	0 0	) (	14.66%	0	0	0	0	0	0	14.60%	0	(	) 0	0	0	0	15.15%
	2,108	563		3	4 4	4 83	43.01%	2,091	556	216	8	4	89	41.10%	2,109	496	258	7	4	100	38.57%
	1,353	234	15	5	1 34	1	6.37%	1,177	382	43	1	55	3	7.82%	1,102	408	92	1	58	9	9.26%
	18,444	286	513	3 2	154	4 58	3 11.39%	17,862	290	1,091	19	157	80	7.33%	17,284	294	1,665	17	161	100	6.00% <b>41.39%</b>
	241,707	28,581	6,343	50	5 1,054	3,281	. 51.73%	235,026	32,185	9,421	549	1,117	4,252	45.14%	231,012	32,610	13,009	462	1,037	5,385	41.39%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
69,478		) 0	0	) 0		0.00%	69,478		0	0	0	C	0.00%	69,478	3 0	0	0	0	0	0.00%
72,975	5 9,453	3 523	82	41	209	40.00%	71,747	10,448	755	110	32	302	40.00%	70,687	7 11,194	1,069	96	31	428	40.00%
313	3 120		0	) 0		73.17%	294	138	7	0	0	5	67.14%	282		8	0	0	5	61.78%
385	5 370	) 17	1	. 4		30.50%	363	379	31	1	4	7	22.19%	343	385	44	1	4	8	19.13%
19	9 10	) 1	0	) 1		. 58.70%	16	12	2	0	1	1	47.00%	15	5 11	4	0	1	2	41.87%
0	) (	0 0	0	) 0		0.00%	0	0	0	0	0	C	0.00%	, (	) 0	0	0	0	0	0.00%
4,026			14	16	10	45.60%	3,133		274	12	31	126	5 45.92%	3,005	5 2,022		11	30	163	46.28%
9,615	5 4,264	1 763	27	, 216	413	3 54.20%	8,867	4,564	1,209	32	237	515	42.62%	8,650	) 4,224	1,767	29	212	641	36.27%
1,957			11	. 130	280	63.10%	1,904		647	13	125	336	5 51.87%	1,932	2 1,509		12	105	400	45.44%
6,563	3 2,291	l 744	19	89	48.	64.92%	6,028	2,571	1,000	20	103	541	. 54.12%	5,806	5 2,439	1,354	17	93	621	45.86%
982	2 1,288	3 533	8	69	39	) 73.23%	762			9	81	427	62.82%	685			7	72	483	52.84%
1,498	965	5 827	5	5 79	519	62.73%	1,367	995	928	5	81	541	58.32%	1,332	2 886	1,072	5	68	572	53.31%
730	) 723	3 711	4	64	449	63.12%	624	752	788	4	66	466	5 59.12%	592		902	3	55	490	54.30%
137	7 52	2 7	1	. 2		31.35%	120	60	17	1	2	5	30.89%	113	3 57	27	1	2	8	30.77%
0	) (	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	, (	) 0	0	0	0	0	0.00%
0	) (	00	0	) 0		14.66%	0	0	0	0	0	C	14.60%	, (	) 0	0	0	0	0	15.15%
959	387	7 187	2	2 2	. 8	43.54%	969	364	199	4	3	85	5 42.41%	1,000	) 312	221	3	2	90	40.71%
1,246	5 199	9 13	1	. 27		. 7.10%	1,098	325	36	1	41	2	6.57%	1,034	<b>i</b> 351	74	1	42	5	6.47%
16,995		7 452	0	) 2	. 3!	5 7.78%	16,470		973	0	5	36	5 3.67%	15,945		1,494	0	9	37	2.44%
184,208	19,253	3,760	153	479	1,854	49.32%	179,950	21,839	5,432	187	540	2,166	39.88%	177,691	. 22,042	7,488	164	494	2,579	34.44%



		33 34	3.	36	37	38	39	40	41	42	43	44	45	46	47	48 49	50	51	52	
											Adverse Scenario	)								
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,  %	Stage 1 exposure Stage 2 expo	osure Stage 3 e	Stock of provisions for Stage 1 exposu	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		stage 2 exposure Si	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	OVISIONS FOR	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposi	Stock of ire provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove Stage
	Central banks	536	0	0	0 0	) (	0.00%	536	0	C	C	0 0	0	0.00%	536	0	0 0	C	)	0
	Central governments	1,042	20	2	1 0	) 1	40.00%	b 1,045	14	6	2	2 0	2	40.00%	1,045	10	10 1	0	)	4
	Regional governments or local authorities	271	22	1	0 0	) 1	47.29%		28	2	0	0 0	1	44.13%	256	34	3 0	0	)	1
	Public sector entities	53	3	1	0 2	2 1	62.48%	52	3	2	0	2	1	66.38%	52	3	2 0	2		2
	Multilateral Development Banks	6	2	0	0 1	(	46.02%	6	2	C	C	D 1	0	46.36%	6	1	1 0	1		0
	International Organisations	0	0	0	0 0	) (	0.00%	0	0	C	0	0 0	0	0.00%	0	0	0 0	0	)	0
	Institutions	184	28	17	3 0	) 7	37.42%	b 155	46	28	2	2 0	10	35.78%	136	59	35 1	0	) 1	.2
	Corporates	1,779	486	360	22 75	5 266	73.71%	1,553	540	532	18	3 77	363	68.27%	1,370	546	709 13	69	9 46	4ر
	of which: SME	732	319	243	20 53	3 175	72.01%	588	336	371	16	5 51	248	66.78%	479	319	496 11	43	31	_9
	Retail	2,321	300	463	57 20	216	46.78%	2,105	294	684	53	3 18	293	42.79%	1,910	277	396 42	15	5 36	6
CROATIA	of which: SME	65	13	23	4 1	L 13	56.32%	b 55	12	34	3	3 1	18	54.05%	46	11	43 2	1	. 2	<u> 2</u> 3
	Secured by mortgages on immovable property	1,131	104	101	5 4	4 33	32.28%	1,082	106	148	7	7 4	41	27.91%	1,018	109	208 6	3	5	2ر
	of which: SME	0	0	0	0 0	) (	0.00%	0	0	C	C	0 0	0	0.00%	0	0	0 0	C	)	0
	Items associated with particularly high risk	30	2	9	0 1	1 3	40.10%	30	2	g	C	D 1	3	40.20%	30	2	9 0	1		3
	Covered bonds	0	0	0	0 0	) (	0.00%	0	0	C	C	0	0	0.00%	0	0	0 0	C	)	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	) (	0.00%	0	0	0	C	0 0	0	0.00%	0	0	0 0	0	)	0
	Collective investments undertakings (CIU)	0	0	0	0 0	) (	0.00%	b 0	0	C	C	0	0	0.00%	0	0	0 0	0	)	0
	Equity	0	0	0	0 0	) (	0.00%	b 0	0	C	C	0	0	0.00%	0	0	0 0	0	)	0
	Securitisation																			
	Other exposures	35	0	0	0 0	) (	40.65%	b 35	0	C	C	0 0	0	40.65%	35	0	0 0	0	)	0
	Standardised Total	7,386	967	955	9 104	527	55.18%	6,862	1,036	1,411	82	2 104	715	50.70%	6,395	1,041 1,8	64	91	904	4







										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	9 0	0	0	0	) (	0.00%	9	0	0	0	0	00	0.00%	9	0	0	0	0	0	0.00%
	3,989 75	6	3	0	)	40.00%	3,909	149	) 12	3	0	5	40.00%	3,830	221	19	2	0	8	40.00%
	10 19	0 0	0	00	)	40.00%	10	19	0 0	0	0	0 0	40.00%	10	19	0	0	0		40.00%
	0 1	. 0	0	0 0	) (	) 15.02%	0	1	. 0	0	0	0 0	15.02%	0	1	0	0	0	0	15.02%
	0 0	0 0	0	0 0	) (	0.00%	0	0	0 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0 0	0	0	0		0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00% 55.44%
	161 13	1	0	0	) (	0 60.00%	144	28	8 1	0	0	1	57.84%	141	30	3	0	0	2	55.44%
	164 52	2	1	1		L 47.76%	147	66	5 5	1	1	. 3	48.42%	147	63	9	1	1	2	47.88%
	0 1	. 0	0	0	) (	0 40.39%	1	1	. 0	0	0	0	40.56%	1	1	0	0	0	(	40.72%
	1 0	0	0	0		82.94%	1	0	0 0	0	0	0	71.71%	1	0	0	0	0	(	64.06%
	0 0	0	0	0		0 101.14%	0	0	0 0	0	0	0	99.39%	0	0	0	0	0	(	96.92%
	0 0	0	0	0		17.77%	0	0	0 0	0	0	0	19.89%	0	0	0	0	0	(	21.75%
	0 0	0	0	0	) (	0 66.25%	0	0	0 0	0	0	0	66.24%	0	0	0	0	0	(	66.23% 0.00%
	0 0	0	0	0	) (	0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0	0	0 0	) (	0.00%	0	0	0 0	0	0	0 0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0 0	0	00	)	0.00%	0	0	0 0	0	0	00	0.00%	0	0	0	0	0		0.00% 0.00%
	0 0	0 0	0	0	) (	0.00%	0	0	) 0	0	0	0 0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0 0	0	0 0	) (	0.00%	0	0	) 0	0	0	0 0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0 0	0	00	) (	21.40%	0	0	) 0	0	0	00	22.34%	0	0	0	0	0	(	23.19%
	4,335 161	9	4	1	. 4	43.74%	4,221	264	19	4	2	. 8	43.79%	4,138	334	32	3	2	14	43.76%

											Adverse Scenario	l in the second s								
				31/12/2021							31/12/2022						31/12/20	23		
%)	tage 1 exposure	Stage 2 exposure Stage 3 e	exposure St	Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage	Stock o 3 exposure provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	12	990	0	(	0 0	C	0.00%	12	2 990	0 0	) (	0 (	) (	0.00%		990	0	0	0 0	0.00%
	859	57	2	1	1 0	1	40.16%	857	7 57	7 5	5 1	1 0	) 2	40.07%	853	3 56	8	1	) 3	40.04%
	82	8	0	(	0 0	0	40.00%	81	1 9	9 1	. (	) (	) (	40.00%	81	L 9	1	0	00	40.00%
	3	0	0	(	0 0	C	9.33%	3	3 (	0 0	) (	0 0	) (	9.33%		3 0	0	0	0 0	40.00% 9.33% 0.00% 0.00% 58.05% 47.05% 50.79% 59.59% 57.68% 66.69%
	0	0	0	(	0 0	C	0.00%	(	) (	0 0	) (	0 (	) (	0.00%		0 0	0	0	0 0	0.00%
	0	0	0	(	0 0	C	0.00%	(	) (	0 0	) (	0 (	) (	0.00%		0 0	0	0	0 0	0.00%
	292	0	15	9	9 0	8	55.51%	278		30	10	) (	17	7 57.36%			47	8	27	58.05%
	1,150	292	66	18	8 6	29	44.39%	1,023	3 37	5 110	18	3 7	51	L 46.21%	911		160	14	7 75	47.05%
	358	93	28	(	5 3	15	53.24%	324		43	8		3 22	2 51.68%	291		59	5	30	50.79%
	1,674	339	151	1,	/ 55	96	63.85% 63.26%	1,542 714	38.	3 238	19	48	145	5 61.06%	1,422		345	15 4	205	59.59%
	//4	131	41		23	26	63.26% 66.28%	949		/3	5		43	3 59.44%	663		114	4 2	66	57.68%
	1,016	345	16	5	8 19 6 10	15	2 70.39%			2 44 2 2 2 2			29	9         66.83%           2         70.46%	895	5 <u>421</u>	67	6 I	45 V 22	70.48%
_	129	00	10		0 10	12	0.39% 39.40%	114	7 00				22	0 39.40%	90	2 2	40	<u> </u>	32	70.48%
	<u> </u>		0				0.00%							0.00%	30		0	0		0.00%
_	0	0	0				0.00%							0.00%	0		0	0		0.00%
	0	0	0	(			0.00%							0.00%	0		0	0		39.40% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(			0.00%							0.00%	0		0	0		0.00%
	0	0	0		0		0.00%						' (	0.00%	0	, 0	0			0.00%
	10	278	0	(	152		54.55%	10	279	3 (		152		54.55%	10	278	0	0 15		54 55%
	5,137	2,309	256	52	2 232	149		4,792	2 2,483	3 427	· ·	5 226	245		4,484		628	45 22	356	54.55% <b>56.75%</b>
	5,137	2,309	250	52	2 232	149	58.34%	4,792	2 2,483	42/	50	220	245	57.31%	4,484	2,590	628	45 22.	5 350	

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	129	0	0	0	D C	) 0	0.00%	129 0	0 0	0	0	(	0.00%	129			0 (	0	0	0.00%
	2,859	54	10	1	1 C	) 4	40.00%	2,805 107	12	. 1	0		5 40.00%	2,752	158	14	1	. 0	6	40.00%
	39	6	0	0	0 0	0 0	40.00%	387	, C	0	0	(	40.00%	36	9		0 (	0	0	40.00%
	0	0	0	0		0	0.00%	0 0	0 0	0	0	(	0.00%	0	0		0 (	0	0	0.00%
	0	0	0	0		0 0	0.00%	0 0	0 0	0	0	(	0.00%	0	0		0 (	0	0	0.00%
	0	0	0	0		0 0	0.00%	0 0		0	0	(	0.00%	0	0		) (	0	0	0.00%
	1/1	3/	3	1			37.20%	<u>    134    72</u> 292    199	5	1	1		2 41.57%	128	-		3	1	4	44.96%
	334	166	8	1	4	3	38.17% 29.41%	292 199	1/	1	5		7 38.18%	289	190	2		5	11	37.65%
	41	10	0	0			29.41% 10.84%	37 14		. 0	0		0 29.25% 0 9.88%	36	14			0	0	29.06%
	4	3	0	0			43.95%	4 3		0	0			4	2			0	0	9.99%
	0	0	0	0			43.95%			0	0		0 43.88% 0 18.64%	0	0			0	0	43.83%
	1	0	0	0			0.00%			0	0		0.00%	1	0			0	0	18.53%
	0	0	0	0			0.00%			0	0		0.00%	0	0			0	0	0.00%
	0	0	0	0			43.20%			0	0		0 43.42%	0	0			0	0	42 78%
	0	0	0	0			0.00%	0		0	0	(	0.00%	0	0			0	0	0.00%
	2	0	0	0			25.00%			0	0		25.00%	0	0			0	0	25.00%
	2	0	0	0			0.00%			0	0	(	0.00%	2	0				0	0.00% 40.00% 40.00% 0.00% 0.00% 44.96% 37.65% 29.06% 9.99% 43.85% 18.53% 0.00% 42.78% 0.00% 25.00% 0.00%
	0	0	0				0.00 /0			0	0		0.0070	0	0			0	0	0.0070
	3	0	0	0		) 0	27.89%	3 (		0	0	(	27.90%	3	0		) (	0	0	27.90%
	3,541	267	21	3	3 5	8	38.49%	3,407 388	35	3	7	14	<b>38.83</b> %	3,343	434	52	2 2	6	20	27.90% <b>38.99%</b>









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	)	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0	)	0 (	0 40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	0	0	0	0	)	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0	)	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0	)	0 (	0 38.48%	0	0	0	0	0	0	38.13%	0	0	0	0	0	0	37.84%
	0	0	0	0	)	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	515	130	15	3	3	2	5 31.19%	437			2	. 4	10	) 33.14%	418			2	. 4	16	34.16%
	1,000	557	114	6	5 1	0 40	6 40.21%	1,059		163	5	8	65	40.22%	1,074			4	6	80	40.24%
	50	13	4	1		0	2 52.82%	38	22	7	1	. 0	4	52.82%	30	28	9	1	0	5	52.82%
	5	2	0	0		0 (	0 32.73%	5	2	0	0	0	0	28.95%	5	1	1	0	0	0	27.18%
	0	0	0	0		0 (	0 36.73%	0	0	0	0	0	0	35.56%	0	0	0	0	0	0	34.67%
	2	1	1	0		0 0	0 18.62%	2	1	1	0	0	0	18.75%	2	1	1	0	0	0	18.97%
	0	0	0	0	)	0 0	0 16.86%	0	0	0	0	0 0	0	16.86%	0	0	0	0	0	0	16.86%
	0	0	0	0			0 36.34% 0 0.00%	0	0	0	0	0 0	0	36.34%	0	0	0	0	0	0	36.34%
	0	0	0	0				0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0			0 0.00% 0 25.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
	0 12	0	0	0			0 25.00% 0 27.90%	0	0	0	0	0	0	25.00%	0 12	0	0	0	0	0	0.00% 40.00% 0.00% 37.84% 0.00% 34.16% 40.24% 52.82% 27.18% 34.67% 18.97% 16.86% 36.34% 0.00% 0.00% 25.00% 27.90%
	13	U	0	0			27.90%	13	0	0	0	0	0	27.90%	13	0	0	0	0	0	27.90%
	2	0	0			0	0 1.25%	2	0	0			0	0.32%	ר ר	0	1		0		0 150/
	<b>1,544</b>	<b>689</b>	<b>130</b>	9	1	2 51		<b>1,525</b>	<b>645</b>	<b>193</b>	7	12	75	<b>39.00%</b>	 1,521	<b>596</b>	246	6	11	96	0.15% <b>38.91%</b>

											Adverse Scenario										
ſ				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	523	C	0	C	0 0	0	0.00%	523	0	0	C	0	0	0.00%	523	0	(	0	0	0	0.00% 40.00% 0.00% 45.92% 0.00% 20.94% 34.26% 38.34% 1.76% 29.65% 0.00% 0.00% 27.46% 0.00% 0.00% 25.88% 65.95%
	48	C	0	C	0 0	0	40.00%	48	0	0	C	0	0	40.00%	48	0	(	0	0	0	40.00%
	0	C	0	C	0 0	0	0.00%	0	0	0	C	0	0	0.00%	0	0	(	0	0	0	0.00%
	0	0	0		0 0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	(	0	0	0	0.00%
	2	1	0		0 0	(	9 45.18%	3	0	0	0	0	0	45.70%	3	0	(	0	0	0	45.92%
	0	0	0		0 0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	(	0	0	0	0.00%
	16/	35	1		0 0		20.40% 34.17%	145	56	3		1	1	20.40%	140	58		0	1	1	20.94%
	448	816	14	2	2 14	5	0 34.17% 38.33%	449	795	34	4	18	12	34.21%	495	/18	65	4	16	22	34.26%
	30	11	0		0		) 38.33% ) 2.01%	26	15			0	0	38.34%	25	15	4	. 0	0	1	38.34%
	/		0				2.01%	/	0	0 0		0	0	1.78% 29.65%	/	0		0	0	0	1.76%
	0		0				0.00%	0	0	0		0	0	0.00%	0	0		0	0	0	29.65%
	0		0				0.00%	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%
	173		0				27.46%	173	0	0		0	0	27.46%	172	0		0	0	0	0.00%
	1/3		0				0.00%	1/3	0	0		0	0	0.00%	1/3	0		0	0	0	0.00%
	0	0	0				0.00%	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%
	1,091	101	5		0 0 1	1	26.59%	1,060	121	15		0	0	26.14%	1,038	125	23	3	1	0	25 88%
	1,091	101					0 65.95%	1,000	121					65.95%	1,030	125		) ) )		0	65 95%
	0		0				, 05.9570	0	U	0			0	05.9570	0	0			0	0	05.5570
	228	0	8	3	3 0	7	2 29.36%	218	0	17		0	5	29.36%	209	0	26	2	0	8	29.36%
	2,687	953	29	8	B 16	9	30.93%	2,625		69	11	20	21	30.61%	2,636	903	130	10	18	40	29.36% <b>30.49%</b>

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	(	0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	) 0	(	0.00%
	4,247	80	) 10	)	5 (	2	40.00%	4,156	158	22	6	0	9	40.00%	4,064	235	39	6	5 1	15	40.00% 0.00%
	0	(	) 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	) 0	(	0.00%
	0	(	0 0	)	0 0	) (	11.14%	0	0	0	0	0	0	11.14%	0	0	0	(	0 0	(	11.14%         0       0.00%         0       0.00%         3       60.88%         0       45.17%         0       0.00%         0       10.10%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%
	0	(	0 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0 0	(	0.00%
	0	(	00	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0 0	(	0.00%
	156	31	1 1		1 0	1	. 60.88%	115	70	2	. 1	1	1	60.88%	108	75	5	(	) 1	3	60.88%
	9	1	0	)	0 0	) (	) 45.17%	8	1	0	0	0	0	45.17%	8	1	0	(	0 0	(	) 45.17%
	0		00	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	(	0.00%
	0	(	00	)	0 0	) (	10.18%	0	0	0	0	0	0	9.95%	0	0	0		0 0	(	10.10%
	0	(	00	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	(	0.00%
	0	(	00	)	0 0	) (	23.49%	0	0	0	0	0	0	23.49%	0	0	0		0 0	(	23.49%
	0	(	00	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0 0	(	0.00%
	0	(	0 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	(	0.00%
	0	(	0 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0 0	(	0.00%
	0	(	0 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0 0	(	0.00%
	0	(	0 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0 0	(	0.00%
	0	(	0 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0	(	0.00%
	0	(	0 0	)	0 0	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(	0 0	(	0.00%
	4,412	112	2 11		5 1	5	41.90%	4,280	230	25	7	1	10	42.04%	4,180	311	44	6	5 1	18	42.24%

BA EUROPEAN BANKING AUTHORITY							2021 El	J-wide S		<b>est: Cre</b> a Sanpaolo			9-19 IRE	3		
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		18,151		0 9,593		0 11,712	2 5,953	6,224	1 2,620	32	3 195	5 49	328	76	6 23.6
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		23,344		0 6,871		0 15,637	7 9,214	7,372	2 3,295	32	9 211	29	283	38	8 11.6
	Retail - Secured on real estate property															
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME		15,108		0 4,559		0 10,546	5 7,355	4,367	2,329	19	5 133	3 12	2 148	15	5 7.7
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		49,610		0 20,898		0 32,381	l 17,595	16,654	7,767	67	7 419	80	626	116	6 17.1

									Moratori	a - Actual						
									31/12	2/2020						
			Exposure	values	Risk exposı	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	17,973	0	9,504		11,488	5,811	6,161	2,571	320	0 192	2 44	326	75	5 23.49%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	22,475	0	6,764		14,871	8,674	7,279	3,231	322	2 200	5 29	280	36	6 11.19%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28	ITALY	Retail - Secured on real estate property - Of Which: non-SME	14,280	0	4,474		9,802	6,829	4,288	2,273	189	9 128	3 12	146	13	3 6.87%
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	48,559	0	20,700		) 31,391	16,912	16,493	7,649	667	7 410	75	621	112	<b>2</b> 16.81%

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	or Coverage
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	132	2	0 8	2	0 193	3 112	42	2 30		2 1	4	1		1
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	826	5	0 9	5	0 73	3 513	8	3 60		6 5	5 (	0	3	2
44		Retail - Secured on real estate property														
45	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	787	7	0 7	3	0 71	3 500	68	8 51		6 5	5 (	2	2	2
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	958	8	0 17	7	0 92	7 625	12	5 91		8 7	2	4		3

									Morato	ria - Actual						
									31/1	12/2020						
			Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Re	ow um	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
5	55	Central banks														
5	56	Central governments														
5	57	Institutions														
5	58	Corporates		0	0 (	)	0	0 0		0 0		0 0	C	<u>)</u> (	<u>ן</u>	0 -
5	59	Corporates - Of Which: Specialised Lending														
6	50	Corporates - Of Which: SME														
6	51	Retail		4	0	1	0	4 3		0 0		0 0	C	<u>)</u>	<u>ן</u>	0
e	52	Retail - Secured on real estate property														
6		Retail - Secured on real estate property - Of Which: SME														
6	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		4	0	1	0	4 3		0 0		0 0	C	<u>ر</u>	<u>ן</u>	0
e	55	Retail - Qualifying Revolving														
6	56	Retail - Other Retail														
e	57	Retail - Other Retail - Of Which: SME														
e	58	Retail - Other Retail - Of Which: non-SME														
e	59	Equity														
7	70	Securitisation														
7	71	Other non-credit obligation assets														
7	72	IRB TOTAL		4	0 1		0	4 3		0 0		0 0	0	) 0	<i>،</i> (	0

										Morato	oria - Actual						
										31/:	12/2020						
				Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposi
73		Central banks															
74		Central governments															
75		Institutions															
76		Corporates			0	0	0	)	0 0		0 0		0 0	0	(	)	0 -
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail			0	0	D	)	0 0		0 0		0 0	0	(	)	0 -
80		Retail - Secured on real estate property															
81	CDOATIA	Retail - Secured on real estate property - Of Which: SME															
81 82	CROATIA	Retail - Secured on real estate property - Of Which: non-SME			0	0	C	)	0 0		0 0		0 0	0	(	)	0 -
83		Retail - Qualifying Revolving															
84		Retail - Other Retail															
85		Retail - Other Retail - Of Which: SME															
86		Retail - Other Retail - Of Which: non-SME															
87		Equity															
88		Securitisation															
89		Other non-credit obligation assets															
90		IRB TOTAL			0	0			0 0		0 0		0 0	0	C		0 -

									Morato	oria - Actual						
									31/:	12/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														4
93		Institutions														4
94		Corporates	2		0	2	0	0 0		2 0		0 (	0 0	0 0	(	J -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	1		0	0	0	0 0		1 0		0 0	0	0	(	ე -
98		Retail - Secured on real estate property														
99	CDATN	Retail - Secured on real estate property - Of Which: SME														
100	SPAIN	Retail - Secured on real estate property - Of Which: non-SME	1		0	0	0	0 0		1 0		0 0	0 0	0	(	J -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	7		0 !	5	0	0 0		7 4		0 0	0 0	0	(	<u>ງ</u> -

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

\_\_\_\_\_ 41.74%

27.000 0 27.00%

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EBA	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates	(	D	0	0	0	0 0		0 0		0 (	) (	0	(	0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		3	0	1	0	2 2		0 0		0 (	) (	0	(	0 -
116		Retail - Secured on real estate property														
117	SERBIA	Retail - Secured on real estate property - Of Which: SME														
118	SLKDIA	Retail - Secured on real estate property - Of Which: non-SME		3	0	1	0	2 2		0 0		0 (	) (	0	(	0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	3	3	0	1 (	0	2 2		0 0		0 0		0	C	D -

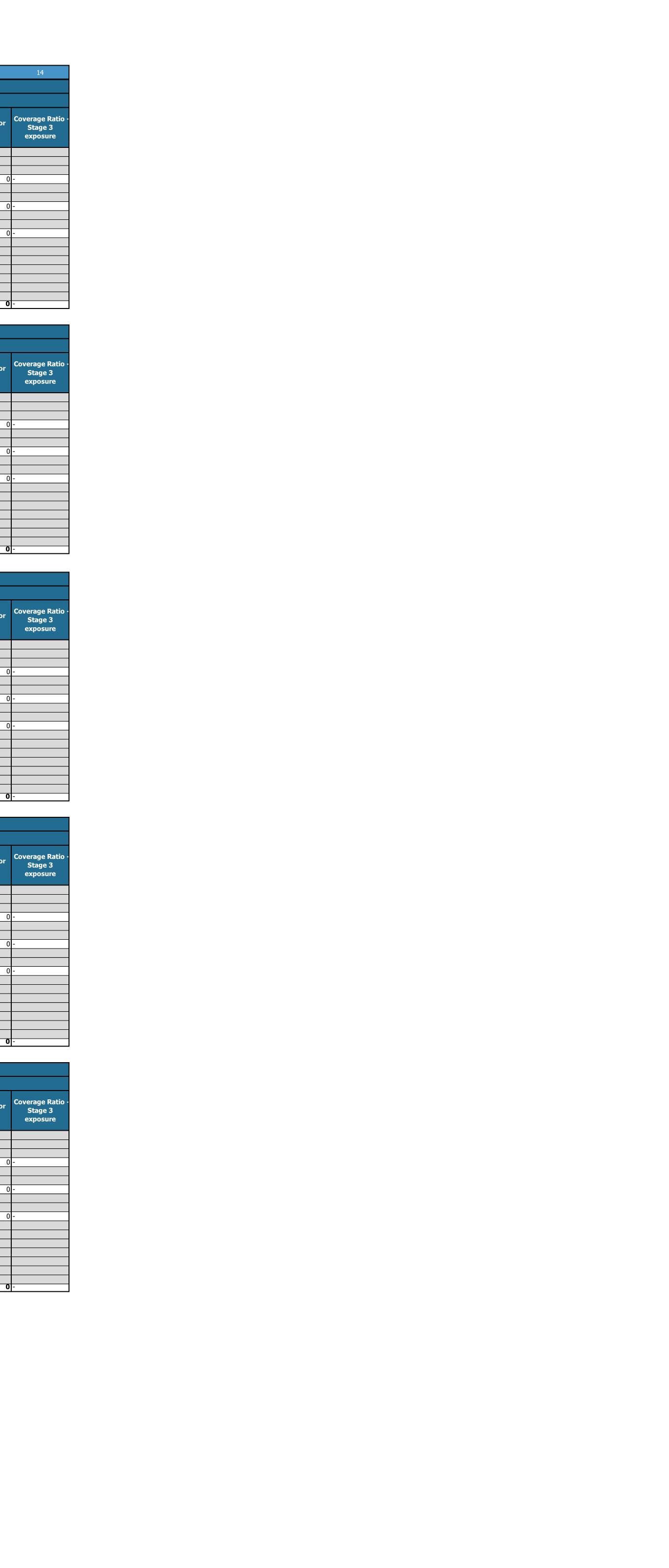
										Morato	ria - Actual						
										31/1	.2/2020						
				Exposur	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln	n EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks															
128		Central governments															
129		Institutions															
130		Corporates		0		0	0 0	(	0 0		0 0		0 (	) (	0 0		0 -
131		Corporates - Of Which: Specialised Lending															
132		Corporates - Of Which: SME															
133		Retail		1		0	0 0		1		0 0		0 (	) (	0 0		0 -
134		Retail - Secured on real estate property															
135	FRANCE	Retail - Secured on real estate property - Of Which: SME															
136	INANCL	Retail - Secured on real estate property - Of Which: non-SME		1		0	0 0		l 1		0 0		0 (	) (	0 0		0 -
137		Retail - Qualifying Revolving															
138		Retail - Other Retail															
139		Retail - Other Retail - Of Which: SME															
140		Retail - Other Retail - Of Which: non-SME															
141		Equity															
142		Securitisation															
143		Other non-credit obligation assets															
144		IRB TOTAL		1		0	0 0	1	. 1		0 0		0 0		J 0		0 -

									morato	nd - Actual						
									31/1	12/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		1	0	0	0	0 0		1 1		0 0	C	0 0	)	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(	6	0	1	0	5 4		1 1		0 0	C	0 0	)	0 -
152		Retail - Secured on real estate property														
153	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	(	6	0	1	0	5 4	ł	1 1		0 0	C	0 0	)	0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL		7	0	L (	0	5 4	•	2 2		0 0	0	0 0		0 -

									Morato	ria - Actual						
									31/1	2/2020						
			Exposi	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F
Row Num		(mln EUR, S	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage Stag
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0		0 0		0 0	0 0	C		0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0		0 0		0 0	0 0	C		0 -
170		Retail - Secured on real estate property														
171	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
172	LUXLMDOUNG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	) C	C		0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														_
180		IRB TOTAL		0	0	0	0	U  O		0		0 0	) <b>O</b>	0	1	0 -

										Morato	ria - Actual						
										31/1	.2/2020						
				Exposi	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates			0	0 (	) (	) (	) 0		0 0		0 0	) (	0 0	(	0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail			0	0 (	) (	) (	) 0		0 0		0 (	) (	0 0	(	0 -
188		Retail - Secured on real estate property															
189	QATAR	Retail - Secured on real estate property - Of Which: SME															
190	QATAK	Retail - Secured on real estate property - Of Which: non-SME			0	0 (	) (	) (	) 0		0 0		0 (	) (	0 0	(	0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL				0 0			0 0		0 0		0 0	0	0		0 -

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AUTHORITY					•				est: Cre Sanpaolo S							
			15	16	17	18	19	20	21	22	23	24	25	26	27	28
									Public guarar	itees - Actual						
									31/12	/2020						
			Exposure	values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks							amount		amount		amount				
	Central governments															
	Institutions															
	Corporates		26,072	(	) 3,223	0	24,155	19,715	1,846	1,244	3	0 23	3 34	1 1	9 ç	9 29.7( 0 9.07 9 33.03
	Corporates - Of Which: Specialised Lending		13	(	) 2	0	) 12	8	1	1		0 0	) (	)	0 0	9.02 ر
	Corporates - Of Which: SME		13,120	(	1,709	0	12,006		1,066		2	6 20	) 22	2 1	3 9	) 33.0
	Retail		6,981	(	) 149	0	6,464	5,811	489	424	2	3 19	9 8	3	5 3	3 14.89
	Retail - Secured on real estate property		16		) 5	0	8	0	7	0		2 (	) (	)	<u>) (</u>	0 13.11
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME		15	(	) 5	0	) 7	0	6	0		2 (	) (	)	<u>) (</u>	0 13.11
	Retail Secured of real estate property of which, non-one		1	(	0 0	0	0 0	0	0	0		0 0	) (	)	<u>) (</u>	) -
	Retail - Qualifying Revolving		0	(	0 0	0	0 0	0	0	0		0 0	) (	)	<u>) (</u>	) -
	Retail - Other Retail		6,965	(	) 145	0	) 6,456	5,811	482	424	2	2 19	8 8	3	4 ?	3 15.02
	Retail - Other Retail - Of Which: SME		6,591	(	) 140	0	6,099	5,478	466		2	1 18	8 8	3	4 ?	3 15.13
	Retail - Other Retail - Of Which: non-SME		375	(	) 5	0	) 357	333	16	15		1 1	(	)	<u>) (</u>	0 11.70
	Equity														4	
	Securitisation															
	Other non-credit obligation assets		22.422		2 4 2 2		20.674	25 5 40	2.264	1 (70)		4				2 22.59
	IRB TOTAL		33,139	Ĺ	3,423	0	30,674	25,540	2,364	1,678	54	4  43	8  43	o∣ 2'	+ 12	<u>د ۲۲.59</u>

								Public guarai	ntees - Actual						
								31/12	/2020						
		Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	25,905		0 3,120	(	24,014	19,592	1,837	1,236	29	23	34	19		9 29.95
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	6,948		0 133	(	6,438	5,811	486	424	23	19	8	4		3 14.89
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
IIALI	Retail - Secured on real estate property - Of Which: non-SME	1		0 0	(	0 0	0	0	0	0	0	0 0	0		0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	32,939		0 3,304	(	30,507	25,418	2,352	1,670	54	42	43	24	12	<b>2</b> 22.64

									Public guara	ntees - Actual						
									31/12	2/2020						
			Εχροςι	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num		(mln EUR	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	15	1	0 94		0 10	8 0	ç	0		1 (	0 0	C	0	18.37%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME		-									-			
43		Retail	3	3	0 16		0 20	6 0	3	8 0		0 (	0 0	0	0	) -
44		Retail - Secured on real estate property		_												
45 C	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME		-	-								-			
46		Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0	0 0	С	0 0		0 (	0 0	C	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets	18	A	0 110		0 134	4	12			1 .				18.37%
54		IRB TOTAL	18	*	u 110		U 134	+ U	12	. U		<u>1</u>	ע <u>ו</u> ע	U	U	10.37%

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0		0 0	C	0 0	00	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	(	0 0	C	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63	LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME														
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	(	0 0	C	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	C	0	0	0	0	0	0	0	0	0	0	0	-

									Public guai	antees - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
	(mln	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		C	) (	)	0	0	0 0		0 0		0 0	0 0	0 0	) (	-
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		C	) (	)	0	0	0 0		0 0		0 0	0	0	) (	-
	Retail - Secured on real estate property															
CROATIA	Retail - Secured on real estate property - Of Which: SME															
CRUATIA	Retail - Secured on real estate property - Of Which: non-SME		C	) (	)	0	0	0 0		0 0		0 0	0	0	) (	-
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		0					0		0 0		0 0	0			-

									Public guar	antees - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio ·
Row Num		(min EUR, 🧐	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0	0	0	0 0		0 0		0 0	0 0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0		0 0	) 0	0	0	-
98		Retail - Secured on real estate property														
99	SPAIN	Retail - Secured on real estate property - Of Which: SME														
100	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0 0	0	0	-
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0	0	0	0 0	_	0 0		0 0	0	0	0	-

								Sanpaolo S						
		15	16	17	18	19	20	21	22	23	24	25	26	27
								Public guaran						
							Stage 1	31/12	/2020 Stage 2		Stage 3			
		Ехро	sure values	Risk expo	sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions fo Stage 3
	(min EUR, 1	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure
	Central banks						amount		amount		amount			
	Central governments													
	Institutions													
	Corporates		0	0	0	0	0 0	0	0		0 (	) (	0 (	J
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail		0	0	0	0	0 0	0	0		0 (	) (	0 (	J
	Retail - Secured on real estate property													
SERBIA	Retail - Secured on real estate property - Of Which: SME													
JENDIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0		0 (	) (	0 (	<u>ر</u>
	Retail - Qualifying Revolving													
	Retail - Other Retail													4
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													4
	Equity													4
	Securitisation													4
	Other non-credit obligation assets		0	0	0	0		0						
	IRB TOTAL		U	U	V	U		U	0	l l				<u>/</u>
								- • •						
								Public guaran						
								31/12						
		Ехро	sure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for
		A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	(	)	) (	)	0 (	0 0	C	0 0	(	0 0	0	0	C	) -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	(	)	) (	)	0 (	0 0	C	0 0	(	0 0	0	0	C	) -
134		Retail - Secured on real estate property														
135	FRANCE	Retail - Secured on real estate property - Of Which: SME														
136	INANCE	Retail - Secured on real estate property - Of Which: non-SME	(	)	) (	)	0 (	0 0	C	0 0	(	0 0	0	0	C	) -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	(		) (		0 (	) 0	0	0	0	0	0	0	0	) -

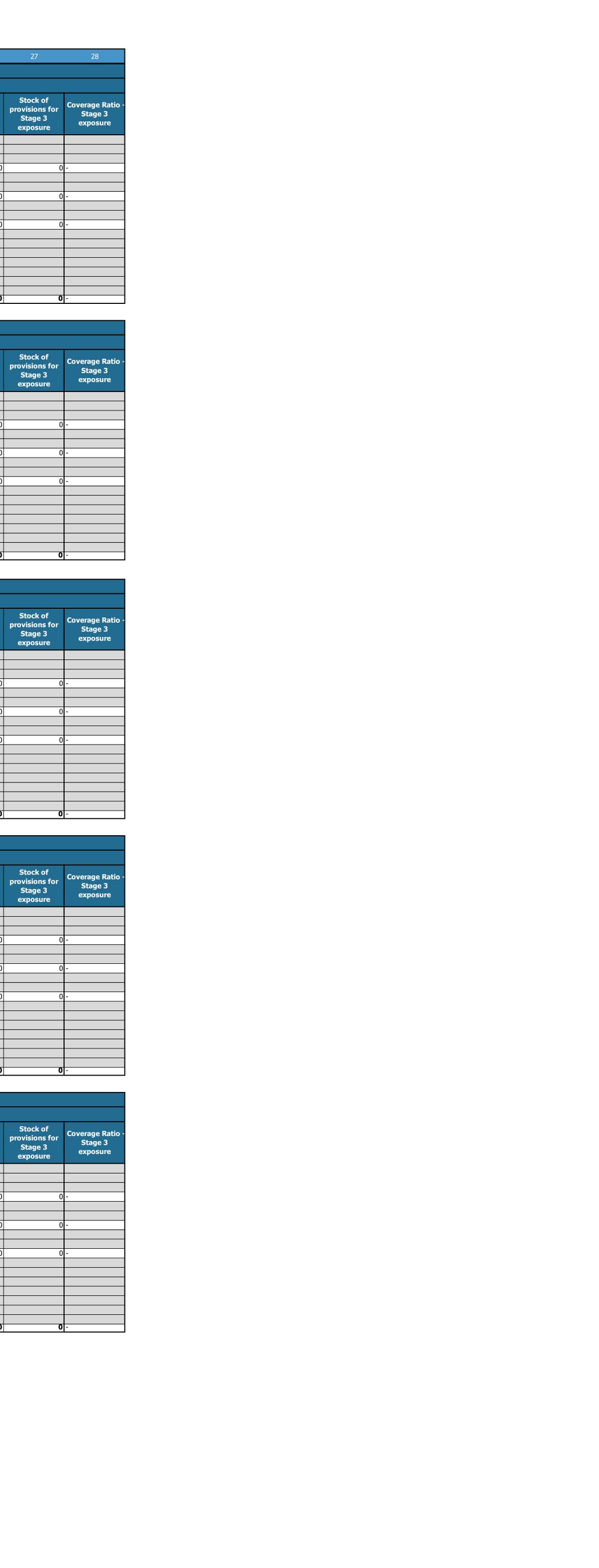
									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	C	00	(	)	0	0 0		0 0	(	0 0	00	0	(	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	C	0 0	(	)	0	0 0		0 0	(	0 0	0 0	0	(	0 -
152		Retail - Secured on real estate property														
153	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
TOT		Retail - Secured on real estate property - Of Which: non-SME	C	0 0	(	)	0	0 0		0 0	(		0 0	0	(	0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity Securitisation														
161		Other non-credit obligation assets														
161		IRB TOTAL	0	0	(		0	0 0		0 0			0	0		0 -
102				<b>U U</b>	<b>`</b>								<u>'</u>	Ŭ		<u> </u>

									Public yuara	niees - Actual						
									31/12	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	) (	0 (	0 0	C	0 0	C	0 0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	) (	0 (	0 0	0	0 0	C	0 0	0	0	0	-
170		Retail - Secured on real estate property														
171	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
172	LUXENDOUNG	Retail - Secured on real estate property - Of Which: non-SME		0	0	) (	0 (	0 0	0	0 0	C	0 0	0	0	0	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0	) (	0 0	0	0	0	0	0	0	0	0	-

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														4
182		Central governments														4
183		Institutions		\		\										
184		Corporates		)	) (	)	0	0 0	0	0 0	(	) (	0 0	0	(	)-
185		Corporates - Of Which: Specialised Lending														4
186		Corporates - Of Which: SME				· · · · · · · · · · · · · · · · · · ·									-	
187		Retail		)	) (	)	0	0 0	0	0 0	(	) (	0 0	0	(	)-
188		Retail - Secured on real estate property														
189	QATAR	Retail - Secured on real estate property - Of Which: SME					-	-	-					_		
190		Retail - Secured on real estate property - Of Which: non-SME	(	)	) (		0	0 0	0	0 0	(	) (	0 0	0	(	) -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0		0 0			0 0	0	0	C	0 0	0	0		<u> リ</u>

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Public guarantees - Actua



												111000											
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mora	atoria - Baseline S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		12,794	4,613	8 852	46	12	3 272	. 31.89%	13,445	3,555	1,25	8 '	46 86	37	2 29.61%	13,742	2 2,959	1,557	41	65	5 46	2 29.6
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		17,343	5,080	915	22	120	5 191	20.88%	18,334	3,679	1,32	5	21 82	24	4 18.41%	18,876	5 2,846	1,616	5 19	63	8 29	1 18.0
	Retail - Secured on real estate property																						
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME																						
Intesa Sanpaolo SipiAi	Retail - Secured on real estate property - Of Which: non-SME		11,934	2,692	2 482	6	4	5 74	15.38%	12,722	1,736	65	0	5 21	. 8	3 12.73%	13,173	3 1,189	745	5 4	13	8 8	9 11.9
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets			10.000						04.070	10117												
	IRB TOTAL		35,237	12,666	1,809	69	262	2 464	25.65%	36,952	10,117	2,64	2 6	58 176	oj 62	3 23.58%	37,843	8 8,619	3,249	60	135	76	5 23.55

EBA EUROPEAN BANKING AUTHORITY

											Morat	oria - Baseline Sce	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stage 1 exposure n EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cov
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	12,5	58 4,56	5 845	42	2 12	27 269	31.87%	13,203	3,516	1,249	42	85	369	29.53%	13,496	2,926	1,546	37	6. <sup>r</sup>	45	57
	Corporates - Of Which: Specialised Lending															· · · · · · · · · · · · · · · · · · ·						
	Corporates - Of Which: SME																					
	Retail	16,5	53 5,018	8 901	22	2 12	25 187	7 20.80%	17,535	3,632	1,305	21	81	237	18.18%	18,074	2,806	1,592	18	67	28	83
	Retail - Secured on real estate property																					
ITALY	Retail - Secured on real estate property - Of Which: SME																					
ITALI	Retail - Secured on real estate property - Of Which: non-SME	11,1	68 2,64	1 469	6	5 4	14 71	l 15.16%	11,949	1,698	632	5	21	77	12.24%	12,398	1,157	724	4	17	8	82
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	34,2	L1 12,552	2 1,788	65	26	0 458	<b>3</b> 25.61%	35,910	10,027	2,613	63	174	613	23.44%	36,795	8,542	3,215	56	5 134	75	52

											Mor	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, 🤊	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	19	99	35	3 4	1		2 50.13%	203	30		4 '	1 (	0 2	52.98%	206	2	6	6		0	3 53.64
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	75	54 !	55 1	3 0	1		1 27.09%	761	43	1	18 (	)	1 6	35.37%	763	3	7 2	22 0		1	9 38.48
	Retail - Secured on real estate property																					
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME								-				-								-	
	Retail - Secured on real estate property - Of Which: non-SME	73	31 4	44 1	20	1		3 24.33%	737	34	1	16	) (	0 5	31.99%	738	2	9 1	.9 (		0	7 34.88
	Retail - Qualifying Revolving																					
	Retail - Other Retail	_																				
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets IRB TOTAL	95	3 9	90 1	6 4	2		31.48%	964	73	2	23	5	1 9	38,78%	968	6	3 2	8		1	<b>11</b> 41.49

												Mora	atoria - Baseline S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions			-													-	-	-		-		
	Corporates		0	0	) (	) (	)	0 0	-	0	) (	)	0	0	0	0 -	C	0		0 0	(	0	) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		4	0	) (	) (	) (	0 0	14.78%	4	(	)	0	0	0	0 12.99%	4	4	0	0 0	(	0	) 12.
	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																						
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		4	0	) (	) (	) (	0 0	14.78%	4	(	)	0	0	0	0 12.99%	4	4	0	0 0	(	0	) 12.
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		4	0	) (			0 0	14.78%	4			0	0	0	<b>D</b> 12.99%	4	4	)	0 0	C	0	12.4

													toria - Baseline So										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks																						
	Central governments																						
	Institutions		-					-					-	-		-							-
	Corporates		0	0		0 0	(	0	0 -	0	(		0 (	0 0	) (	0 -	C	0 0	(	0	0	0	) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME			-				-		-							-	-				•	
	Retail		0	0		0 0	(	0	0 -	0	(		0 (	0 (	) (	0 -	C	0 0	(	0	0	0	) -
	Retail - Secured on real estate property																						-
CROATIA	Retail - Secured on real estate property - Of Which: SME																						
CROATIA	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	(	0	0 -	0	(		0 (	0 (	) (	0 -	C	0 0	(	0	0	0	) -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						_
	Retail - Other Retail - Of Which: non-SME																						_
	Equity																						
	Securitisation																						
	Other non-credit obligation assets			-						-													
	IRB TOTAL		0	0	(	0 ונ	C	וכ	0 -	0	C		ם כו כו	ן כ	0  C	D -	0	0 0	C	0	0	0	ע-

												Mora	itoria - Baseline S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		1	1	(	0 0	(	0 0	0.00%	1		1	0	0	0 (	0 29.28%	)	1		0	0 0	0	) 29.3 <sup>.</sup>
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1	0	(	0 0	(	0 0	9.57%	1		0	0	0	0	0 7.56%		1	)	0	0 0	0	7.0
	Retail - Secured on real estate property																						
SPAIN	Retail - Secured on real estate property - Of Which: SME																						
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		1	0	(	0 0	(	0 0	9.57%	1		0	0	0	0	0 7.56%	)	1	)	0	0 0	C	7.0
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		1	6		) 0	C	0	2.12%	2		5	0	0	0 (	<b>0</b> 24.70%		2	5	0	0 0	0	24.86

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Intesa Sanpaolo S.p.A.

		_										Intes	<u>a Sanpaolo</u>	S.p.A.									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	4
												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0		0 0	) 0	C	) -	0	C	) (	0	0 0	0	-	C	) (	) (	<u>υ</u> τ	)	0 0	) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		2	0		0 0	) 0	C	9.98%	2	C	) (	0	o o	0	26.01%	2	2 (	) (	δ <mark>ι Γ</mark>	) (	0 0	)
	Retail - Secured on real estate property																						
CEDDIA	Retail - Secured on real estate property - Of Which: SME																						
SERBIA	Retail - Secured on real estate property - Of Which: non-SME		2	0		0 0	) 0	C	9.98%	2	C	) (	0	0 0	0	26.01%	2	2 (	) (	<u>σ</u> τ	<u>)                                     </u>	0 0	)
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						)
	IRB TOTAL		2	0		0 0	0	0	9.98%	2	0		0 (	) 0	0	26.01%	2	2 (	) (	<u> </u>	0	0	

												Mora	atoria - Baseline S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	(	0	0 (	)	0 0	-	0	0		0	0	0 0	-	0	)	0	<u>ა</u> ი	י ר	<u>، ۲</u>	J -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1	(	0	0 (	)	0 0	12.26%	1	0		0	0	0 0	10.62%	1	L	0	<u>ა</u> ი	י ר	، <u>۲</u>	0
	Retail - Secured on real estate property																						
FRANCE	Retail - Secured on real estate property - Of Which: SME																						
INANCL	Retail - Secured on real estate property - Of Which: non-SME		1	(	0	0 (	)	0 0	12.26%	1	0		0	0	0 0	10.62%	1	L	0	<u>ა</u> ი	י ר	<u>، ۲</u>	0
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		1	ſ	0	) ()		0 0	12.26%	1	0		0	0	0 0	10.62%	1			<u>) (</u>	<u> </u>	<b>)</b>	0 1

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0 0	(	0 0	0.00%		0 (	)	0	0 (	)	0 31.25%	6 1		0	0 0	0	0	) 31.59
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		5		1	0 0	(	0 0	16.62%		5 (	)	0	0 (	)	0 11.27%	6 5		0	0 0	0	0	9.72
	Retail - Secured on real estate property																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		5		1	0 0	(	0 0	16.62%		5 (	)	0	0 (	)	0 11.27%	6 5		0	0 0	0	0	9.720
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		6		1	0 0		0 0	14.34%		5 1		0	) 0		<b>0</b> 13.95%	6 <b>6</b>		1	0 0	0	0	12.66%

											Mora	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(n		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	0	0	(	0	-	0	) (	0	0	0	0 (	D -	0	)	0	0 0	(	) (	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	0	0	(	0 0	13.20%	0	) (	0	0	0	0 (	9.32%	0	)	0	0 0	(	) (	0 8
	Retail - Secured on real estate property																					
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																					
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	(	0 0	13.20%	0	) (	0	0	0	0 (	9.32%	0	)	0	0 0	(	) (	0 8
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets	0						12 200/							0.220/							
	IRB TOTAL	U	0	0	0	C	0	13.20%	0	<u> </u> (	U	U	U	U  C	<b>9</b> .32%	0		ו	<u>v</u> 0		<u> </u> (	<b>U</b> 8.2

											Mora	itoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EU	Stage 1 exposure IR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cove
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (		0 0	-	0	0	)	0	) (	0	-	(	0	) (	0 0	(		0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (		0 0	0.00%	0	0	)	0	0 (	0	10.75%	(	0	) (	0 0	(		0
	Retail - Secured on real estate property																					
QATAR	Retail - Secured on real estate property - Of Which: SME																					
QATAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (		0 0	0.00%	0	0	)	0	0 0	0	10.75%	(	0	) (	0 0	(	)	0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0		0 0	0.00%	0	0		0 (		0	10.75%				0 0			0

EBA EUROPEAN BANKING AUTHORITY														2021 EL	J-wide		<b>Test: Cr</b> sa Sanpaolo	edit risl		0-19 IRI	3										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
																Public guarantees	s - Baseline Scena	nrio													
						31/12	.2/2021									31/1	12/2022									31/1	2/2023				
Row Num	(mln EUR	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1	Central banks																														
2	Central governments																														
3	Institutions	22.2.4	10.000	2.650	1.0.10	100					00.050/			0.454	0.47						1 07 500						-				
4	Corporates	23,241	18,986	2,659	1,942	130	0 54	24	15	50	38.05%	22,6	50 18,420	3,156	2,47	22	24 8	2 2	0 1	4 84	<del>1</del> 37.52%	22,19	92 17,98	80 3,	533 2,89	30	5 10	9 20	13	114	4 37.37%
5	Corporates - Of Which: Specialised Lending																	_													_
	Corporates - Of Which: SME	6 210	E 609	700	610	10	0 2-	6	2	14	22 900/	6.07		072	77	70 7	72 2		<b>E</b>	1 2/	1 22 6204	EQC	рс с 2 <sup>7</sup>	22	004 00	7 00	с <u>л</u>		1	21	1 22.050
	Retail	0,219	5,008	709	010	40	-8 Z/	0	3	10	55.89%	0,0.	51 5,448	872	//(	/	/3		<b>&gt;</b>	+ <u>Z</u> é	+ 32.03%	5,80	50 5,3,	23	994 80	9	0 4.	<b>b b b b b c b c c c c c c c c c c</b>	4	31	1 32.05%
	Retail - Secured on real estate property           ∧         Retail - Secured on real estate property - Of Which: SME																														
<sup>9</sup> Intesa Sanpaolo S.p.	A. Retail - Secured on real estate property - Of Which: non-SME																														
11	Retail - Qualifying Revolving																														
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15	Equity																														
16	Securitisation																														
17	Other non-credit obligation assets																														
18	IRB TOTAL	29,520	24,608	3,391	2,570	181	1 82	25	19	67	36.85%	28,74	0 23,882	4,053	3,259	9 29	9 11	8 23	3 1	7 103	34.48%	28,13	36 23,31	17 4,5	553 3,79	404	4 153	3 21	17	139	34.43%

															Put	blic guarantees - Base	ine Scenario														
						31/12	2/2021									31/12/2022										31/12	2/2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of or provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gua	tage 3 osure, of which iranteed mount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates	23,10	18,866	2,649	9 1,9	933 129	.9 53	53 2	24	15 4	49 37.92%	22,513	18,301	3,145	2,469	222	81	20	13	83	37.46%	22,056	17,862	3,52	1 2,882	303	3 10	7 2	0 13	3 113	3 37.35
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	6,19	5,608	704	4 6	518 48	8 27	27	5	3	16 33.87%	6,009	5,448	866	770	72	35	5	3	24	32.60%	5,864	5,323	98	8 887	95	5 4	-3	5 4	1 30	0 32.02
	Retail - Secured on real estate property																														
ITALY	Retail - Secured on real estate property - Of Which: SME																														
IIALI	Retail - Secured on real estate property - Of Which: non-SME		0 0	C	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 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	29,35	8 24,488	3,376	6 2,50	61 179	9 81	1 2	25	19 6	<b>36</b> .74%	28,580	23.763	4.036	3,250	297	117	23	17	102	34.40%	27,977	23,199	4,53	5 3,779	401	. 15	1 2	1 17	/ 138	<b>B</b> 34.37

																	Public guarantees	s - Baseline Scena	lario													
							31/	12/2021									31/1	12/2022									31/1	12/2023				
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																															
	Central governments																															
	Institutions																															
	Corporates		107	0		9	0	1	0	0 (	0	1 55.55%	10	6	0	10 0	0	1	0	0	0 1	47.71%	105		0	.0	0	2 (	0 0	0	1	43.
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		24	0		5	0	0	0	0 (	0	0 36.38%	2	3	0	6 0	0	1	0	0	0 0	35.36%	22		0	6	0	1 (	0 0	0	0	34.8
	Retail - Secured on real estate property																															
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME																															
SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME		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 -	
	Retail - Qualifying Revolving Retail - Other Retail																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		131	0	14	.4	0	1	0	0	0	<b>1</b> 51.83%	129	9	0	.5 0	0	2	0	0	0 1	44.84%	128		0 1	6		3 0		0	1	42.1

															P	Public guarantees	- Baseline Scena	ario													
						31/12	2/2021									31/12	/2022									31/1	12/2023				
w m	(mln EUR	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
5	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
7	Institutions													-	-																
3	Corporates		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 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	0 0	0	0	0 0	0 0		0	0 -	0	0	0	0 0	0 0		0	0 (	00	-	0	0	0		0	0	)	0 0	0	0 -
2	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
UNITED STATES			0 0	0	0	0	0 0	0 0		0	0 -	0	0	0	0	0		0	0 (	0	-	0	0	C		0	0	)	0 0	0	0 -
5	Retail - Qualifying Revolving																														
j	Retail - Qualifying Revolving Retail - Other Retail																														
7	Retail - Other Retail - Of Which: SME																														
3	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit obligation assets IRB TOTAL																														
2	IRB TOTAL		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 -

															I	Public guarantees	- Baseline Scenar	rio												
						31/12	2/2021									31/12	2/2022									31/	12/2023			
Row Num		Stage expose nln EUR, %)	e 1 ure guaranto amour	e, of Stage 2 1 exposur	Stage 2 exposure, e guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
73	Central banks																													
74	Central governments																													
75	Institutions																											2		
76	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 0	0 0	0	0	0	0 -	0	(	0	) (	0 0	0 0	0 0	C	0 0	) -	0	0		0 0	0	0	0	0 0	0 -
77																														
78	Corporates - Of Which: SME																													
79	Retail		0	0	0	0 0	0 (	0	0	0	0 -	0	(	0	) (	0 0	0 0	0 0	C	0 0	) -	0	0		0 0	0	0	0	0 0	0 -
80	Retail - Secured on real estate property																													
	Retail - Secured on real estate property - Of Which: SME																													
<sup>81</sup> CROATIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0 (	0	0	0	0 -	0	(	0	) (	0 0	) C	0 0	C	0 0	) -	0	0		0 0	0	0	0	0 0	0 -
83	Retail - Qualifying Revolving																													
84	Retail - Other Retail																													
85	Retail - Other Retail - Of Which: SME																													
86	Retail - Other Retail - Of Which: non-SME																													
87	Equity																													
88	Securitisation																													
89	Other non-credit obligation assets																													
90	IRB TOTAL		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 -
															1	Public guarantees	- Baseline Scenar	rio			•	•								

																blic guarancees -														
						31/1	12/2021									31/12/	2022									31/12	2/2023			
		Stage 1	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Corporates	0	0	0	0	)	0	0	0	0	0 -	(	0	0 0	0	0	0	0	0	0	) -	0	0	C	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail	0	0	0	0		0	0	0	0	0 -	(	0	0 0	0	0	0	0	0	0	) -	0	0	C	0	0	0	0	0	0 -
	Retail - Secured on real estate property																													
SPAIN	Retail - Secured on real estate property - Of Which: SME																													
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0	0	0	0	0 -	(	0	0 0	0	0	0	0	0	0	) -	0	0	C	0	0	0	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL	0	0	0	0		0 0	0	0	0	0 -	C	D	0 0	0	0	0	0	0	0	) -	0	0	0	0	0	0	0	0	0 -

BANKING AUTHORITY														2021 E	U-wide		Test: Cr sa Sanpaolo			0-19 IR	B									
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
																Public guarantee	s - Baseline Scena	rio												
						31/1	2/2021									31/1	12/2022									31/	12/2023			
	(1	Stage 1 exposure nln EUR, %)	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks		amount		anount		amount						amount				amount						amount		amount		amount			
	Central governments																													
	Institutions																													
	Corporates		0 0		0 0	0	0 0	0		0	0 -		0	0	0	0	0	0 (	D C	ס	0 -		0 (	0	0	0	0	0 0	0	
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0		0 0	)	0 (	0		0	0 -		0	0	0	0	0	0 (	D C	0	0 -		0 (	0	0	0	0	0 0	0	
	Retail - Secured on real estate property																													
SERBIA	Retail - Secured on real estate property - Of Which: SME						-									-								-						
	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	)	0 (	0		0	0 -		0	0	0	0	0	0 (	0		0 -		0 (	0	0	0	0	0 0	0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0 0		0 0	)		0		0	0 -		0	0	0	0	0 (	0 0	) 0		0 -		0 (	0	0	0	0	0 0	0	

																	Pub	lic guarantees - I	Baseline Scenar	io													
								31/1	12/2021									31/12/	2022									31/12,	/2023				
Row Num			(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
27		Central banks																															
128		Central governments																															
129		Institutions Corporates																															
130		Corporates			0 0	)	0	0	0	0	) C	0 -		0	0	0	0	0	0	0		0	0 -	0	0	(	0	0	0	0	0	0 ·	-
.31		Corporates - Of Which: Specialised Lending																															
132		Corporates - Of Which: SME																															
133		Retail			0 0	)	0	0	0	0	) C	0 -		0	0	0	0	0	0	0		0	0 -	0	0	(	0	0	0	0	0	0 ·	-
34		Retail - Secured on real estate property																															
<sup>135</sup> F	RANCE	Retail - Secured on real estate property - Of Which: SME																															
136		Retail - Secured on real estate property - Of Which: non-SME			0 0	)	0	0	0	0	) C	0 -		0	0	0	0	0	0	0		0	0 -	0	0	(	0	0	0	0	0	0 ·	-
137		Retail - Qualifying Revolving																															
138		Retail - Other Retail																															
139		Retail - Other Retail - Of Which: SME																															
140		Retail - Other Retail - Of Which: non-SME																															
141		Equity																															
142		Securitisation																															
143		Other non-credit obligation assets																															
144		IRB TOTAL			0 0		0	0	0	0 (	0	D - 0 -		0	0	0	0	0	0	0		0	D -	0	0	(	0	0	0	0	0	0	-

																P	ublic guarantees ·	- Baseline Scenar	io													
							31/12	2/2021									31/12	2/2022									31/12	2/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																															
146	Central governments																													1/	Y	
147	Institutions																													1 V	Y	
148	Corporates		C	0 0	0	0	(	0	0	0 0	)	) -	C	0 0	0 0	) 0	0	0	0	0 0	0	-	0	0	(	0	0	0	0	0	0	-
149	Corporates - Of Which: Specialised Lending																													1		
150	Corporates - Of Which: SME																													(/		
151	Retail		C	0 0	0	0	(	0	0	0 0		) -	C	00	00	0 0	0	0	0	0 0	0	-	0	0	(	0	0	0	0	0	0	-
152	Retail - Secured on real estate property																													1/	Y	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																													1/	Y	
154 UNITED KINODOM	Retail - Secured on real estate property - Of Which: non-SME		C	0 0	0	0	(	0	0	0 0	)	) -	C	0 0	0 0	0 0	0	0	0	0 0	0	-	0	0	(	0	0	0	0	0	0	-
155	Retail - Qualifying Revolving																													1		
156	Retail - Other Retail																													1 V	Y	
157	Retail - Other Retail - Of Which: SME																															
158	Retail - Other Retail - Of Which: non-SME																															
159	Equity																															
160	Securitisation																															
161	Other non-credit obligation assets																															
162	IRB TOTAL		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	-

																	Public guarantees	- Baseline Scena	irio												
							31/	/12/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates			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 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail			0 0	)	0	0	0	0	0	0 0 -	-	(	0 0	) (	) C	0 0	) (	0 0		0 0	) -	0		0	0 0		0 0	0	0	0 -
	Retail - Secured on real estate property																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																														
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SME			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 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL			U 0		U	U	U	U	U	<u> </u>	-	C	0	0	0	0	C C	U 0		U C	1 -	0	)  (	ון	U  (		0	0	0	0 -

																P	ublic guarantees	- Baseline Scena	ario													
							31/1	2/2021									31/12	2/2022									31/1	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	r Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions																															
	Institutions Corporates		0	0	)	0 (	0 (	0 0	0	0 0	(	-	(	) (	)	0	0	)	0	0 (	) (	) -	0	0	)	0 0		0 0	0	0	(	0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	)	0 (	0 (	0 0	0	0 0	(	-	(	) (	)	0	0	)	0	0 (	) (	) -	0	C	)	0 0		) 0	0	0	(	0 -
	Retail - Secured on real estate property																															
QATAR	Retail - Secured on real estate property - Of Which: SME																															
QATAK	Retail - Secured on real estate property - Of Which: non-SME		0	0	)	0 (	0 (	0 0	0	0 0	(	-	(	) (	)	0	0	)	0	0 (	) (	) -	0	C	)	0 0		) 0	0	0	(	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0		0 (	0 (	0 0		0 0		-	C			0	0		0	0 0		) -	0	C		0 0		0 0	0	0		0 -

EUROPEAN BANKING AUTHORITY										2021 EU	J-wide S					-19 IRE	3						
												Intes	a Sanpaolo	S.p.A.									
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
												Mora	toria - Adverse Se	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks	, , , ,																					
	Central governments																						
	Institutions																						
	Corporates		10,998	6,053	1,207	61	. 306	408	8 33.77%	10,335	5,978	1,945	5 72	2 278	622	31.99%	10,256	4,785	3,218	64	207	1,028	.8
	Corporates - Of Which: Specialised Lending		·		·							·										· · · · · · · · · · · · · · · · · · ·	
	Corporates - Of Which: SME																						
	Retail		15,748	6,699	891	27	362	205	5 22.97%	15,579	6,228	1,531	32	2 370	325	21.23%	15,661	5,201	2,476	28	316	541	1
	Retail - Secured on real estate property																						
tesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME																						
lesa Sanpaulu S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		11,601	3,014	493	7	/ 81	84	4 17.06%	12,201	2,188	718	3	7 51	111	15.48%	12,565	1,648	894	7	34	135	5
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																				/		
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		31,814	15,752	2,145	89	679	614	4 28.62%	31,027	15,136	3,548	105	5 658	957	26.96%	31,056	12,866	5,790	93	533	1,587	/

											Mora	toria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	10,775	5 5,996	1,197	7 57	7 30	1 403	33.66%	10,116	5,924	1,928	68	3 275	613	31.81%	10,038	3 4,73	7 3,194	60	205	1,015	ز
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	14,967	6,633	872	2 27	7 359	9 199	22.80%	14,799	6,172	1,501	. 32	2 367	314	20.93%	14,886	5 5,15	2,436	5 28	314	526	ز
	Retail - Secured on real estate property																					
ITALY	Retail - Secured on real estate property - Of Which: SME																					
ITALI	Retail - Secured on real estate property - Of Which: non-SME	10,843	3 2,959	477	7 7	7 78	8 80	16.75%	11,443	2,143	693	3	7 49	103	14.89%	11,812	2 1,60	7 860	) 7	33	124	4
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	30,810	15,625	2,117	7 84	67:	1 604	28.52%	30,028	15,022	3,501	. 101	651	937	26.76%	30,063	3 12,76	2 5,726	88	528	1,559	J

											Μοι	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
ow Im	(mln E	Stage 1 exposur UR, %)		nge 2 Stage 3 osure exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
7	Central banks																				′	
8	Central governments																				<u> </u>	
9	Institutions																				<u> </u>	
0	Corporates		194	37	7 4	1	4 4	4 60.97%	191	1 33	3	13	4	3 8	59.65%	189	3	0 1	8 4	l 2	10	) 59.05%
1	Corporates - Of Which: Specialised Lending																				<u> </u>	
2	Corporates - Of Which: SME																				<u> </u>	
3	Retail		746	59	17 (	)	4	5 31.54%	744	4 51		28	0	3 10	37.64%	738	4	7 3	8 (	) 2	15'	5 40.52%
4	Retail - Secured on real estate property																				<u>('</u>	
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME																				<u>('</u>	
	Retail - Secured on real estate property - Of Which: non-SME		724	47	15 (	)	2 ·	4 26.89%	723	3 40	)	24	0	2 8	32.37%	718	3	7 3	2 (	1	<u> </u>	L 34.83%
7	Retail - Qualifying Revolving																				<b>ب</b> ــــــــــــــــــــــــــــــــــــ	
8	Retail - Other Retail																				<b>ب</b> ــــــــــــــــــــــــــــــــــــ	
9	Retail - Other Retail - Of Which: SME																				<b>ب</b> ــــــــــــــــــــــــــــــــــــ	
0	Retail - Other Retail - Of Which: non-SME																				4′	
1	Equity																				(/	
2	Securitisation																				(/	
3	Other non-credit obligation assets		0.10															-	-			
4	IRB TOTAL		940	96	24 2	H A	8	<b>y</b> 39.5/%	935	84	4	1	+  (	b 18	44.55%	927		/ 5	4	4	<u> </u>	<b>6</b> 46.41%

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUR, S	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56	Central governments																					
57	Institutions										-	-										
58	Corporates	(	0 0	0 0	) (	0 0	0	-	0	) (	0	0	0	0 0	-	0	0	(	0	0	0	) -
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME							17.000/			<u></u>	0			10,170/							15.000
61	Retail	2	+ 0	0			0	17.80%	4	i (	U	0	0	0	16.17%	4	0	(	0	0	0	) 15.69%
62	Retail - Secured on real estate property																					
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		1 0				0	17.80%	A		n	0	0		16 1704	1	0	0	0	0	0	) 15.69%
	Retail - Secured on real estate property - Of Which: non-SME <b>Retail - Qualifying Revolving</b>	-				, U	0	17.0070				0		J 0	10.17 %	Т	0		0	0	U	15.09%
66	Retail - Other Retail																					
67	Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Equity																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL	4	L 0	0 0		) 0	0	17.80%	4	0	D	0	0	0 0	16.17%	4	0	C	0	0	0	15.69%

					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	f <b>o</b> i
	Central banks																					Π
	Central governments																					
	Institutions																					
	Corporates	0	0	(	0 0	) (	0 (	) -	0	0	0	) 0	) (	0 0	-	0	0	C	0	0		(
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(	0 0	) (	0 (	D -	0	0	0	0 0	) (	0 0	-	0	0	C	0 0	0		0
	Retail - Secured on real estate property																					
	Retail - Secured on real estate property - Of Which: SME																					
CROATIA	Retail - Secured on real estate property - Of Which: non-SME	0	0	(	0 0	)	0 (	D -	0	0	0	0 0	) (	0 0	-	0	0	C	0	0		C
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0	0					0 -	0	0	0				-	0	0		0	0		0

												Mora	atoria - Adverse S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions				-	-								-						-		-	
	Corporates		0	2	2	0 0		0 0	0.00%	1	1	1	0	0	0	0 31.20%	)	1	1	0	0	) (	31.74%
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1	1	1	00		00	9.57%	1	1	0	0	0	0	0 9.73%	)	1	0	0	0	) (	9.87%
	Retail - Secured on real estate property																						
SPAIN	Retail - Secured on real estate property - Of Which: SME																						
SFAIN	Retail - Secured on real estate property - Of Which: non-SME		1	1	1	00		0 0	9.57%	1	1	0	0	0	0	0 9.73%	)	1	0	0	0	) (	9.87%
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		1	6	5	0 0		0 0	2.33%	1	L	6	0	0	0	<b>0</b> 26.55%		2	5	1	0	) (	27.49%

												Intes	a Sanpaolo	S.p.A.									
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	1(
												Mora	toria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0		0 0	0 0	C	) -	0	С	) (	) (	0 0	0	-	0	0	)	0 (	0 (	) (	) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		2	0		0 0	0 0	C	) 24.24%	2	C	) (	) (	0 0	0	30.65%	2	0	)	0 (	0 (	) (	)
	Retail - Secured on real estate property																						
CEDDIA	Retail - Secured on real estate property - Of Which: SME																						
SERBIA	Retail - Secured on real estate property - Of Which: non-SME		2	0		0 0	0 0	C	) 24.24%	2	С	) (	) (	0 0	0	30.65%	2	0	)	0 (	0 (	) (	)
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						)
	IRB TOTAL		2	0		0 0	0 0	0	24.24%	2	0	) (		) 0	0	30.65%	2	0		0 (		) (	

												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						4
	Corporates		0	(	0 (	)	0 0	0 0	-	0	0		0	0	0	0 -	(	)	) (	0 0	0	(	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1	(	0 (	)	0 0	0 0	12.23%	1	0		0	0	0	0 12.53%	1	1	) (	0 0	0	(	0
	Retail - Secured on real estate property																						
FRANCE	Retail - Secured on real estate property - Of Which: SME																						
INANCL	Retail - Secured on real estate property - Of Which: non-SME		1	(	0 (	)	0 0	0 0	12.23%	1	0		0	0	0	0 12.53%	1	1	) (	0 0	0		0
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets													-									
	IRB TOTAL		1				0 0	0	12.23%	1	0		0	0	0	0 12.53%	1			0	0		0

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																					
146	Central governments																					
147	Institutions																					
148	Corporates		0	1	0 0	) (	0	0 0.00%		1 0	L	0	0 0	0	) 32.79%	0		0	0 0	C	0	33.44%
149	Corporates - Of Which: Specialised Lending																					
150	Corporates - Of Which: SME																					
151	Retail		5	1	0 0		0	0 16.52%	5	5 1	L	0	0 0	0	13.60%	o 5		0	0 0	0	0	12.77%
152	Retail - Secured on real estate property																					
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME					-							-					-				
	Retail - Secured on real estate property - Of Which: non-SME		5	1	0 0	0	0	0 16.52%	5	5 1		0	0 0	00	13.60%	o 5		0	0 0	C	0	12.77%
155	Retail - Qualifying Revolving																					
156	Retail - Other Retail																					
15/	Retail - Other Retail - Of Which: SME				_							_							_			
158	Retail - Other Retail - Of Which: non-SME																					
160	Equity Securitisation																					
161																						
162	Other non-credit obligation assets	E E	-	1	0		0	0 14.79%	5	s 1		0			15.81%	6		1		^		15.49%
102	IRB TOTAL			*				17.7970	5					U	15.01%	, U	•	-		U	U	13.7370

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	age 1 oosure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratic Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	0	0	(	0 0	-	0	00	)	0	0	0	0 -	C	)	0	0 (		0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME						-			-			-	-			-	-			-	
	Retail	0	0	0	0		0 0	13.17%	0	0 0	)	0	0	0	0 11.60%	o C	)	0	0 (		0	0 11.189
	Retail - Secured on real estate property																					
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME							10.170/						2	0 11 000			2				0 11.100
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0 (	13.17%	0			0	)	0	0 11.60%		)	0	0 (			0 11.189
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: sinc																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0	0	0	0		D C	13.17%	0	0 0		0		0	0 11.60%	0	)	0	0 (		0	0 11.189

											Mora	itoria - Adverse So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure EUR, %)	Stage 2 e exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Sta
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (	)	0 0	) -		0 (	0	0 (	0	0	-	C	0		0	0 (	C	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (	0	0 0	0.00%		0 (	0	0 (	0	0	12.31%	0	0		D	0 0	C	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					4
QATAR	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	)	0 0	0.00%		0 (	0	0 (	0	0	12.31%	0	(	)	0	0 (	0	0
	Retail - Qualifying Revolving									• • • • • • • • • • • • • • • • • • •												
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 (		0 0	0.00%		0 0			0	0	12.31%	0	0			0 0	0	0

																IIICES	<u>sa sanpauk</u>	J 3.p.A.													
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
															Pu	ublic guarantees	s - Adverse Scena	ario													
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
	(mln EUR,  ୨	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage F Stage exposu
	Central banks				binobint		binodifi								bintotint		Binochit										Ginobitt				
	Central governments																														
	Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Corporates	22,66	50 18,964	3,221	L 1,945	149	73	37	54	58	39.16%	21,520	18,366	5 4,192	2,482	318	.8 13	34 4	45 59	9 122	38.21%	20,905	17,877	4,583	2,889	54	2 216	39	9 55	20	.05
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	6,08	38 5,603	8 835	5 618	53	33	9	19	19	35.78%	5,800	5,434	1,071	769	105	95 5	50	11 24	1 35	33.34%	5,601	5,296	1,185	883	19	0 74	10	23	6	60
	Retail - Secured on real estate property																														
esa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME																														
esa sanpaolo s.p.A.																															
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets										20.200/						_														
	IRB TOTAL	28,81	.0 24,580	) 4,078	3 2,573	205	107	42	73	78	38.26%	27,380	0  23,814	5,285	3,261	427	7 18	5 5	52  84	l 155	36.32%	26,564	23,187	5,793	3,782	730	5  291	46	5 79	265	65 3

EBA EUROPEAN BANKING AUTHORITY

															Pu	ublic guarantees - /	Adverse Scenari	·io													
						31/12	12/2021									31/12/2	2022									31/12/	2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock o provisions Stage 2 exposur	s for provisions fo 2 Stage 3	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Rati Stage 3 exposure
	Central banks																											4			
	Central governments																											4			
	Institutions																											4			
	Corporates	22,5	526 18,844	3,208	8 1,93	6 146	16 72	72	37	52	57 38.83%	21,392	18,249	4,175	2,471	313	132	2 44	58	119	37.93%	20,781	17,763	4,565	2,876	535	213	<u>3</u>	9 54	4 201	<u>J1</u> 37.6
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	6,0	065 5,603	830	0 613	8 52	52 33	33	9	18	19 35.45%	5,779	5,434	1,064	769	104	50	) 11	24	34	32.91%	5,582	5,296	1,178	883	187	74	d 1'	0 23	3 59	59 31.3
	Retail - Secured on real estate property																														
ITALY	Retail - Secured on real estate property - Of Which: SME																														
IIALI	Retail - Secured on real estate property - Of Which: non-SME		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 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	28,6	52 24.461	4.059	9 2.564	4 201	1 106	)6	42	71	76 37 91%	27 230	23,697	5 262	3 250	420	183	52	82	151	35 98%	26.420	23.073	5.767	3.769	725	288	ζ Δ΄	5 77	7 259	<b>59</b> 35 7

																Public guarantees	s - Adverse Scena	ario												
						31/1	12/2021									31/12	.2/2022									31/12	2/2023			
	(mln	Stag expo EUR, %)	ge 1 Sure Sure Sure Sure Sure Sure Sure Sure		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock ofStock ofovisions forprovisions forStage 2Stage 3exposureexposure	f for for e e Coverage Ra Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																													
	Central governments																													
	Institutions																													
	Corporates		104	0	11	0	2 0	0 1	1	1 1	61.98%	99	) 0	14	C	) 5	5	0	1	1 3	57.15%	95	5	0	15 (	) 7	0	1	1	4 54.
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		23	0	6	0	1 0	0 0	)	1 0	62.66%	21	. 0	7	C	2 2	2	0	0	1 1	61.19%	19	9	0	8 (	) 3	0	0	1	2 60.
	Retail - Secured on real estate property																													
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME																													
SLOVARIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0 C	) (	0 0	-	(	) 0	(	C	D C	0	0	0 (	0 0	-	(	0	0	0 (	) C	0	0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Qualifying Revolving Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		127	0	17	0	3 0	0 0		2 2	63.69%	120	0	20	0	) 6	6	0	0 2	2 4	58.43%	115	5 0	) 2	22 0	9	0	0	1	<b>5</b> 57.

																	Public guarantees	- Adverse Scena	ario													
							31/1	.2/2021									31/12	2/2022									31/1	12/2023				
	(r	enln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	or Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																															
	Institutions																															
	Corporates		0	0	0	C		0	0	0 (	)	0 -		0	0	0	0 0	)	0	) (	0	0 -		0	0	0 0	)	0	0	0	0 (	J -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0	C		0	0	0 (	)	0 -		0	0	0	0 0	)	0	) (	0	0 -		0	0	0 0	)	0	0	0	0 (	J -
	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	C		0	0	0 (	)	0 -		0	0	0	0 0	)	0	) (	0	0 -		0	0	0 0	)	0	0	0	0 (	J -
	Retail - Qualifying Revolving Retail - Other Retail																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets IRB TOTAL																															
	IRB TOTAL		0	0	0	0		0	0	0 (	)	0 -		0	0	0 (	) 0		0	) (	0	0 -		0	0	0 0		0	D	0	0 0	o -

																Public guarante	es - Adverse Scena	ario													
						31/1	2/2021									31/	12/2022									31/:	12/2023				
low lum		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteeo amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																												4'		4′
74 75	Central governments Institutions																												<u> </u>		<u> </u>
76	Corporates	0	0		0	0	0	D	0	0	0 -	(	) (	0	0	0	0	0 (	0	0 0	-	0		0	0	)	0	0 C	1 <u>0</u>	(	J -
77	Corporates - Of Which: Specialised Lending																														
78	Corporates - Of Which: SME																														
79	Retail	0	0		0	0	0	0	0	0	0 -	(		0	0	0	0	0	0	0 0	-	0		0	0	D	0	0 0	<u>0</u> ر	(	J -
80	Retail - Secured on real estate property																												//		
CROATIA	Retail - Secured on real estate property - Of Which: SME																												//		
82 CRUATIA	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0	0	0	0	0	0 -	(	(	0	0	0	0	0	0	0 0	-	0		0	0	0	0	0 C	ا <mark>ں ر</mark>	(	j –
83	Retail - Qualifying Revolving																												4/		4
84	Retail - Other Retail																												4/		4
85	Retail - Other Retail - Of Which: SME																												4′		4/
86	Retail - Other Retail - Of Which: non-SME	 																											4/		4
8/	Equity Securitisation	 																											4/		4
88																													//		
00	Other non-credit obligation assets		•			0			0	0	0				0	0	0	0 (		0 0				0	0		0				
90	IRB TOTAL	U	U			U		<b>/</b>	U		<b>U</b> ]-		L C		U	U	U			0 0	-	U	L L	U	U	<b>/</b>	U	0 0		L L	<u>/ -</u>
																Public guarante	es - Adverse Scena	ario													

																Pu	ublic guarantees	s - Auverse Scenar													
							31,	/12/2021									31/1	2/2022									31/1	2/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions													•		-															
	Corporates		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 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																					N									
	Retail		0	0 0	)	0	0	0	0	0	0	0 -		0	0 0	0		0 0	) ()	0	(	) -	0	0		0 (	)	0 0	) (	0	0 -
	Retail - Secured on real estate property																														
SPAIN	Retail - Secured on real estate property - Of Which: SME																					N									
JIAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	)	0	0	0	0	0	0	0 -		0	0 0	0		0 0	) ()	0	(	) -	0	0		0 (	)	0 0	) (	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0		0	0	0	0	0	0	0 -		0	0 0	0		0 0	0	0	<u> </u>		0	0		D C	<u>)</u>	0 0	0 0	0	0

#### 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Intesa Sanpaolo S.p.A.

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BANKING AUTHORITY														2021 E	J-wide		Test: Cro a Sanpaolo			)-19 IR	B									
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129
																Public guarantees	s - Adverse Scenar	io												
						31/1	12/2021									31/1	2/2022									31/1	2/2023			
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions fo	Coverage Ratio Stage 3	- Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3	- Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for
		(mln EUR, %)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Corporates		0	0	0 (	0	0	0 0	)	0	0 -		0	0 (	(	)	0 0	) 0	C	)	0 -	(	0		0 (	)	0 C	) (	0	1
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0	0 0	)	0	0 -		0	0	) (	)	0 0	) 0	0	)	0 -	(	0		0 (	)	0 C	) (	0	
	Retail - Secured on real estate property																													
SERBIA	Retail - Secured on real estate property - Of Which: SME																													
JLKDIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	0	0	0 0	)	0	0 -		0	0 (	(	)	0 0	) 0	C	)	0 -	(	0		0 (	)	0 C	) (	0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0	0	0	0 0		0	0 -		0		(		0 0	0	0		0 -	0	0		0 0		0 0		0	(

																Pu	blic guarantees - A	Adverse Scenari	io													
							3:	1/12/2021									31/12/2	2022									31/12	/2023				
Row Num			Stag expos nln EUR, %)	je 1 Stage exposur sure guaran amou	e, of Stage h exposi reed	2 Stage 2 e 2 exposure, ure guarante amount	of Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	Stade	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
127		Central banks																														4
128		Central governments Institutions																														4
129		Corporates		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		N	0	0			0	0	0	0	0	
121		Corporates Corporates - Of Which: Specialised Lending		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	J-
132		Corporates - Of Which: SME																														4
132		Retail		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-
134		Retail - Secured on real estate property					0		0				0		<b>U</b>			0	Ŭ		, <u> </u>									0	•	
135		Retail - Secured on real estate property - Of Which: SME																														
136	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		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 -
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														4
143		Other non-credit obligation assets						•											0			N									0	
144		IRB TOTAL		U	U	U	U	U	U	U	<u> </u>		0	0	0	0	0	0	0	0	0	1 -	0	0		0	0	0	0	0	0	<u>J-</u>

																P	ublic guarantees	- Adverse Scenar	rio													
							31/12	.2/2021									31/12	2/2022									31/12	2/2023				
low		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																															
146	Central governments																															
147	Institutions																													()		
148	Corporates		0	0	0	0	C	0	0	0 0	0	0 -	(	00	<u>ז ר</u>	0 0	0	00	0 (	0 0	0	) -	0	0 0		0 0	0	0	0	0	0	-
149	Corporates - Of Which: Specialised Lending																													(/		
150	Corporates - Of Which: SME																															
151	Retail		0	0	0	0	0 0	0	0	0 0	0	0 -	(	0 0	<u>ז ר</u>	0 0	0	0 0	0 (	0 0	0	) -	0	0 0		0 0	0	0	0	0	0	-
152	Retail - Secured on real estate property																													(/		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																															
154 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	C	0	0	0 0	0	0 -	(	00	<u>ז ר</u>	0 0	0	0 0	0 (	0 0	0	) -	0	0 0		0 0	0	0	0	0	0	-
155	Retail - Qualifying Revolving																													()		
156	Retail - Other Retail																													()		
157	Retail - Other Retail - Of Which: SME																													1		
158	Retail - Other Retail - Of Which: non-SME																															
159	Equity																															
160	Securitisation																															
161	Other non-credit obligation assets																															
162	IRB TOTAL		0	0	0	0	0	0	0	0 0	D	0 -	0	0	<u> </u>	0	0	0	0 (	0 0	0	-	0	0		0 0	0	0	0	<u> </u>	0	-

																	Public guarantees	s - Adverse Scena	ario													
							31/1	2/2021									31/12	2/2022										31/12/2023				
ow Im	(min	e. EUR, %)	Stage 1 exposure guarar	ch Sta	tage 2 posure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions Stage 3 exposure	for Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, c which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage exposu	wnich	eynosiire	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio - Stage 3 exposure
53	Central banks																															
54	Central governments																															
55	Institutions Corporates																															
56	Corporates		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 -
57	Corporates - Of Which: Specialised Lending																															
58	Corporates - Of Which: SME																															
59	Retail		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 -
70	Retail - Secured on real estate property																															
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																															
	Retail - Secured on real estate property - Of Which: non-SME		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 -
73	Retail - Qualifying Revolving																															
74	Retail - Other Retail																															
75	Retail - Other Retail - Of Which: SME																															
76	Retail - Other Retail - Of Which: non-SME																															
77	Equity																															
78	Equity Securitisation																															
79	Other non-credit obligation assets																															
30	IRB TOTAL		0	0	0	0		D	0	0	0	0 -		0	0	0 (	0 0	0	0	0	0	0 -		0	0	0	0	0	0	(		0 -

																F	ublic guarantees	- Adverse Scenar	rio													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions Stage 2 exposure	for provisions fo Stage 3	r Coverage Rati Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks																															
	Central governments Institutions Corporates																															
	Institutions																															
	Corporates		0	0	(	)	0	0	0	0	0	0 -		0	0	0 0	C	) (	0 0	0	0	) -	(	0	0	0 0		0 0	) (	0	0	J -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	(	)	0	0	0	0	0	0 -		0	0	0 0	C	) (	0 0	0	0	) -	(	0	0	0 0		0 0	) (	0	0	J -
	Retail - Secured on real estate property																															
QATAR	Retail - Secured on real estate property - Of Which: SME																															
QATAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	(	)	0	0	0	0	0	0 -		0	0	0 0	C	) (	0 0	0	0	) -	(	0	0	0 0		0 0	) (	0	0	ງ -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	C		0	0	0	0	0	0 -			0	) 0	0		0 0	0	0	-	(	0 (	0	0		0		0	0	- [

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Intesa Sanpaolo S.p.A.

		1	21 LU <sup>_</sup>	wide St			paolo S.p.A.		8	9	10	11	12
							Moratoria 31/12				1		1
	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
Intesa Sanpaolo	International Organisations Institutions Corporates of which: SME Retail of which: SME	3,537		2,409 2,740		- · ·			48	18		6 47 0 53	3
S.p.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	675	261	1,026	737	170	112	30	11	3	3 <u>1</u>	2 12	2 3
	Equity Securitisation Other exposures Standardised Total	8,632	5,864	7,203	4,386	2,654	1,096	288	146	43	3 16	5 116	5
	Standardised Total		3,004	7,203	7,300	2,034	Moratoria	a - Actual /2020			<u>, 10</u>	5 110	, 
	(mln EUR,	Exposure values %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expose
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
ITALY	Institutions Corporates of which: SME Retail of which: SME	1,334		681 606					5	2		7 <u>5</u> 6 2	5
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	69	35	48	10	21	1	1	0	C	)	1 (	)
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total	3,020	1,884	1,660	345	1,402	1	27 a - Actual	14	5	5 5	0 9	
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage expos
	(min EUR, Central banks Central governments Regional governments or local authorities	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail	271	78 205	77			1	1	9	2	2 1	0 (	5
SLOVAKIA	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0	C	)	0 (	) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total	349	283	256	166	93	•	13 a - Actual	10	2	2 1	1 6	5
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage expos
	(min EUR, Central banks Central governments Regional governments or local authorities								moratoria	exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	0	0	C	)	0 (	  ] -
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	C		0 (	) -
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0			0 0	
							Moratoria 31/12	a - Actual /2020					
	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	586		395					26	4	ł <u>1</u>	8 14	} }
CROATIA	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	145   80	112 	111 					16 7				5
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
	Securitisation Other exposures Standardised Total	862	759	977	344	222	138	55	40		5 2	1 22	2

	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
L75	30	199	162	148	119	0	0	2	2	0	42.10%
175 162 298 295	23	192	161	141	115	0		2	2	0	42.10%
298	11	145	38	268	258	0		1	2	0	33.25%
295	10	143	38	268	257	0		1	2		12110 /0
3	1	2	1	1	0	0		0	0	-	
2	1	1	0	1	0	0	0	0	0	0	-
554	98	369	225	470	379	0	0	3	4	0	36.57%

oosure value

posure value

xposure values

					31/12/	2020					
ies	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	21	24	21	120	112	0	0		-		
158	21	24	21	136	112	0	0	-	1	0	
150 267	19	22	20	129 262	108 256	0	0	0	1	0	-
267	3	6	5	262	256	0	0	0	1	0	-
266	3	0	0	0	230	0	0	-	0	Ů	
0	0	0	0	0	0	0	0	°	0		
0	0	0	0	0	0	0	0	0	0	0	-
500	76	51	48	451	370	0	0	0	2	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	-
_											

					Public guaran	tees - Actual					
					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	1-

					31/12	/ 2020					
ies	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
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	-

Public guarantees - Actual

	BA EUROPEAN BANKING AUTHORITY		20	21 EU-1	wide S			<b>edit ris</b> Ipaolo S.p.A.		[D-19 S 8	5 <b>TA</b> 9	10	11	12
	]					Stage 1		Moratoria 31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num		(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100 107 108 109 110		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
111 112 113		International Organisations Institutions Corporates		0	0	0		0 0		0 0	0		)	0 -
114 115 116 117	SPAIN	of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0	0		0 0		0 0	0			0 -
118 119 120 121		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0		0		0 0		0 0				0 -
122 123 124 125		Collective investments undertakings (CIU) Equity Securitisation Other exposures												
126		Standardised Total				0		0 O Moratoria 31/12	a - Actual /2020	<u>)</u> 0			)	J -
Row Num		(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128 129		Central banks Central governments Regional governments or local authorities												
130 131 132 133		Public sector entities Multilateral Development Banks International Organisations Institutions												
134 135 136 137	SERBIA	Corporates of which: SME Retail of which: SME	354							3 8 3 48	3 10	22		4 47.09% 8 58.24%
138 139 140 141		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	478	3 173	356	356	8	2 82		0 0	0	6	; ; ;	D -
142 143 144 145		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
146 147		Other exposures Standardised Total	2,10	1 1,352	2,443	2,443	514	4 514 Moratoria		5 56	15	52	2 33	2 56.63%
Row			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 148 149		(min EUR, Central banks Central governments		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
150 151 152 153		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
155 154 155 156 157		Institutions Corporates of which: SME Retail		0 0	0	0		0 0		0 0	0			D -
158 159 160	FRANCE	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0		0 0			0			D -
161 162 163 164		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
165 166 167 168		Equity Securitisation Other exposures Standardised Total		) 0 0	0	0		0 0		) 0	0			0 -
	]					Stage 1		Moratoria 31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num		(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
170 171 172 173		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
174 175 176		International Organisations Institutions Corporates		1 0	0	0		1 0		0 0	0		)	D -
177 178 179 180	UNITED KINGDOM	of which: SME Retail of which: SME Secured by mortgages on immovable property		1 0	0	0		0 0		0 0	0			0 45.73%
181 182 183 184		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0		0		0 0		0 0				0 16.92%
185 186 187 188		Collective investments undertakings (CIU) Equity Securitisation Other exposures												
189		Standardised Total		4 1	0	0		1 0 Moratoria 31/12	a - Actual /2020	0 ار	0	·  (		0 37.58%
Row Num		, . <b>.</b>	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191 192		(min EUR, Central banks Central governments Regional governments or local authorities									exposure			
193 194 195 196		Public sector entities Multilateral Development Banks International Organisations Institutions												
197 198 199 200	LUXEMBOURG	Corporates of which: SME Retail of which: SME		0 0 0 0	16 5	16 5		2 2 1 1 1		, 0 0 0	0			0 40.61% 0 40.61%
201 202 203 204		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0	0		0 0		0	0			0 -
205 206 207 208		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
209 210		Other exposures Standardised Total		0	25	25		3 2 Moratoria	a - Actual	0	0			0 40.61%
Row			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 211 212		(min EUR, Central banks Central governments	-	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
212 213 214 215 216		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
217 218 219		Institutions Corporates of which: SME		0 0	0	0		0 0		0 0	0			D -
221 222 223	QATAR	of which: SME Secured by mortgages on immovable property of which: non-SME		) 0	0	0		0 0		0	0			D -
225 226 227		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
228 229 230 231		Equity Securitisation Other exposures Standardised Total		0 0	0	0		0 0		0 0	0			0 -
218 219 220 221 222 223 224 225 226 227 228 229		Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												D - D - D - D - D - D - D - D -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guarar	itees - Actual					
					31/12	/2020					
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
											-
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	<u> </u>	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		-

\_\_\_\_\_ 

\_\_\_\_\_ 

Exposure values

					31/12,	/2020					
ies	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
											-
_											
8	0	167	141	11	7	0	0	2	1	(	42.10%
8	0	167	141	11	7	0	0	2	1	(	42.10%
18	0	132	33		1	0	0	1	1	(	42.10%
18	0	132	33		1	0	0	1	1	(	42.10%
2	1	1	1	0	0	0	0	0	•	(	-
1	0	0	0	0	0	0	0	0	0	(	-
_											-
27	1	301	174	17	9	0	0	3	1	(	42.10%

Public guarantees - Actual

					31/12	/2020						
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
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	Ů Š	0	0		) -	
0	0	0	0	0	0	0	°	0	0		) -	
0	0	0	0	0	0	0	0	0	0	0	) -	
								0			-	

Public guarantees - Actual

					Public guaran	tees - Actual								
31/12/2020       Stage 1       Stage 2       Stage 3       Stage 4														
oosure values	amounte ovnosuro		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
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	0	0	0	-			

					Public guarar	tees - Actual									
	31/12/2020 Stage 1 Stage 2 Stage 3 Stage 3														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
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	ÿ	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	-				

					31/12	/2020					
Exposure values	Risk exposure Stage 1 amounts exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	C	) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	- I
0	0	0	0	0	0	0	0	0	0	0	) -

Public guarantees - Actual

EB	EUROPEAN BANKING AUTHORITY		2021 EU-wide Stress Test: Credit risk COVID-19 STAIntesa Sanpaolo S.p.A.252627282930313233343536373839404142434445														45						
						31/12/2021 Stock of							toria - Baseline S 31/12/2022 Stock of	Scenario Stock of						31/12/2023 Stock of	Stock of	Stock of	
Row Num		(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
2 3 4 5 6		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
7 8 9 10	Intesa Sanpaolo	Institutions Corporates of which: SME Retail	2,517 2,737		270	2) 18 3 18	58	3 102 9 101	37.89% 43.22%	2,552	860	385	0 1	17 4	45 151 40 147	39.24% 44.65%	2,541 2,708	774	482	17 17 17	35	194  188	40.22% 45.49%
11 12 13 14 15	S.p.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	1,014	173	40	) 3	6	5 17	41.72%	1,006	171	48	} } }	3	5 20	41.57%	1,001	169	56	3	5	23	41.44%
16 17 18 19 20		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		 		 							 										
21		Standardised Total	7,317	2,249	579	31/12/2021	123	3 230	39.64%	7,347	1,980	818 Mora	4 toria - Baseline S 31/12/2022		97 333	40.69%	7,312	1,812	1,021	38 <b>31/12/2023</b>	77	423	41.42%
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions																					
29 30 31 32	ITALY	Corporates of which: SME Retail of which: SME	840 666	0 466 5 352	63 59	3 2	9	20 20 13	31.15% 21.82%		333 278	96	3           4           5           4	4 1	13 31 7 18	30.38% 19.25%	980 722	257 229	132	3	10 5	40 	30.18% 18.80%
33 34 35 36 37 38 39		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	50	17	3	3 (		L 1	25.93%	52	13			0	1 1	25.97%	53	11	6	0	0	2	26.09%
40 41 42		Securitisation Other exposures Standardised Total	1,906	5 1,036	146	5 7	37	7 39	26.62%	2,051	801	236	2 2 2 2 2	7 2	25 60	25.25%	2,124	660	304	6	19	76	24.93%
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline S 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46		Central banks Central governments Regional governments or local authorities Public sector entities																					
47 48 49 50 51 52 53	SLOVAKIA	Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME	75	5 2 5 60	2	2 (	0	) 1 7 14	38.41%	74	2	54	Image: Control of the second	0	0 1 5 26	43.73% 49.00%	73	2	4	0	0	2	47.12% 52.27%
53 54 55 56 57 58 59 60 61		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0				0		0	0		Image: Control of the second	0	0 0	-	0	0	0	0	0	0 - 	-
62 63		Other exposures Standardised Total	261	. 62	40	) 2	8	3 15	38.12%	259	46	57 Mora	toria - Baseline S	2 Scenario	5 28	48.70%	253	38	71	2	4	37	51.96%
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions																					
71 72 73 74 75 76 77	JNITED STATES	Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk	0	0 0 0				) 0 0 0 0 0 0 0	- - 0.00%	0	0		)               	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	- - 0.00%	0	0	0	0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- - 0.00%
78 79 80 81 82		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
83 84		Other exposures Standardised Total	0	0 0	C	) (	0	0	0.00%	0	0	Mora	) toria - Baseline S		0 0	0.00%	0	0	0	0	0	0	0.00%
Row Num		(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
87 88 89 90		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
91 92 93 94 95	CROATIA	Institutions Corporates of which: SME Retail of which: SME	370	) 173 ) 18	25	5	1	2 29 1 10	50.81% 40.69%		167	31		4 1	19 50 1 14	57.95% 44.15%	326	161	37	3	15	70 17	61.55% 45.75%
96 97 98 99 100 101 102	CROATIA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	71	7			0	4	34.33%	70	6	12		0	0 4	36.29%	69	5	13	0	0	5	37.01%
103 104 105		Securitisation Other exposures Standardised Total	962	2 198	94	4	23	3 43	45.96%	937	187	130	)	5 1	19 68	52.14%	911	178	165	4	15	91	55.40%

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29	<b>20</b> <sup>30</sup>	<b>21 EU-</b>	wide St		<b>est: Cr</b> a Sanpaolo <sup>34</sup>		k COVI	D-19 S	<b>TA</b> 38	39	40	41	42	43	44	45
Row Num	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111 112 113	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 0						0				0	0		0	0		0	0		0 -
114 115 116 SPAIN 117 118 119 120	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds							D -	0				0	0	-	0	0			0		0 -
121 122 123 124 125 126	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0			D	0 C	D -	0		0	) 0	0	0	-	0	0		0	0		0 -
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128 129 130 131 132 133 134	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	41	8 130			3	1	7 50.98%	402	140	) 20	) 3	0		55.19%	389	148	25	3	0	14	.4 56.81%
135 136 137 SERBIA 138 139 140 141	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds	33	3 306 9 97	81 81 7 1		9 20	5 47 2 1	7 57.95% 1 40.58%	1,287 	310 102	2 3 2 3	2 9 9 3 0	23	69 1	61.15%	1,264 331	<u> </u>		9	19 2	89	39     63.03%       1     32.21%
142 143 144 145 146 147	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	2,33	7 576	0 100		3 29	9 55	5 54.64%	2,277	593	3 142 Mora	2 13 toria - Baseline Sci	26	81	56.80%	2,236	595	182	13	22	10	)5 57.87%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151 152 153 154 155	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 0			0 (		0 -	0			) 0	0	0	-	0	0		0	0		0 -
156 157 158 FRANCE 159 160 161 162 163	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds  Claims on institutions and corporates with a ST credit assessment		0 0					D 0.00%	0	(	0 0 0 0		0	0	-	0	0	(	0	0		0 10.58% 
165 164 165 166	Collective investments undertakings (CIU) Equity																					
167 168	Securitisation Other exposures Standardised Total		0 0			0 (	0 0	0.00%	0	(	) () Mora	) 0	0	0	7.64%	0	0	(	0	0	(	0 10.58%
167 168 Row	Other exposures	Stage 1	0 0 Stage 2	Stage 3	31/12/2021 Stock of provisions for	0 ( Stock of provisions for	Stock of provisions for		0 Stage 1	Stage 2	Stage 3		Stock of provisions for	0 Stock of provisions for		0 Stage 1	0 Stage 2	( Stage 3	0 31/12/2023 Stock of provisions for	0 Stock of provisions for	Stock of provisions for	Coverage Ratio -
167 168 <b>Row Num</b> 169 170 171 172 173 174	Other exposures         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks	exposure	0 0 0 Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 2 exposure		31/12/2022		0 Stock of provisions for Stage 3 exposure	7.64% Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Stage 3 exposure	Stock of	0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
167         168         Row         Num         169         170         171         172         173         174         175         176         177         178         179         180         181	Other exposures         Standardised Total         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail	exposure		Stage 3 exposure	Stock of provisions for Stage 1			Coverage Ratio - Stage 3 exposure			Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3	0 Stage 1 exposure 0 0 0			Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3
167         168         Row         Num         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188	Other exposures         Standardised Total         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures	exposure		Stage 3 exposure	Stock of provisions for Stage 1			Coverage Ratio - Stage 3 exposure			Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3 exposure 9.49% 50.11%	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
167         168         Row         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189	Other exposures         Standardised Total         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation	exposure )  exposure  Stage 1	exposure	C	Stock of provisions for Stage 1 exposure	exposure  exposure  Stock of provisions for	exposure  exposure  Stock of provisions for	Coverage Ratio - Stage 3 exposure		exposure	Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exposure         0	Stock of provisions for Stage 2 exposure	exposure	Coverage Ratio - Stage 3 exposure 9.49% 50.11% 0.00% 18.61% Coverage Ratio -	0 0 0 0 0	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0
167       168         Row Num       169         169       170         170       171         172       173         174       175         176       177         178       UNITED KINGDO         181       182         183       184         185       186         187       188         189       190         190       191         192       193         194       195	Other exposures         Standardised Total         (min EUR, %)         Central banks         Central governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	exposure ) exposure ) Stage 1 exposure	exposure		Stock of provisions for Stage 1 exposure	exposure	exposure	Coverage Ratio - Stage 3 exposure		exposure	Stage 3 exposure	31/12/2022         Stock of         provisions for         Stage 1         exposure         exposure         0      <	Stock of provisions for Stage 2 exposure	exposure	Coverage Ratio - Stage 3 exposure		exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0	Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0
167       168         Row          169       170         170       171         172       173         174       175         176          177       178         179       UNITED KINGDO         181          182          183          184          185          186          187          188          190          191          192          193          194          195          196          197          198          199          191          192          193          194          195          196          197          198          199          202       <	Other exposures         Standardised Total         (min EUR, %         Central banks         Central governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: SME         Securitisation         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	exposure ) exposure ) Stage 1 exposure	exposure	C	Stock of provisions for Stage 1 exposure	exposure exposure  Stock of provisions for Stage 2	exposure  exposure  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure	exposure	Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exp	Stock of provisions for Stage 2 exposure	exposure	Coverage Ratio - Stage 3 exposure 9.49% 50.11% 0.00% 18.61% Coverage Ratio -	0 0 0 0 0	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0
180         181         182         183         184         185         186         187         188         189         Row         Num         190         191         192         193         194         195         196         197         198         199	Other exposures         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Retail         of which: SME         Securitisation         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	exposure ) exposure ) Stage 1 exposure	exposure	C	Stock of provisions for Stage 1 exposure	exposure exposure  Stock of provisions for Stage 2	exposure  exposure  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure         Image: Stage 3 <br< th=""><th>Stage 1 Stage 1 Comparison</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></th><th>exposure</th><th>Stage 3 exposure</th><th>31/12/2022         Stock of provisions for Stage 1 exposure         exp</th><th>Stock of provisions for Stage 2 exposure</th><th>exposure</th><th>Coverage Ratio - Stage 3 exposure </th><th>0 0 0 0 0</th><th>exposure</th><th>exposure</th><th>Stock of provisions for Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure         2<!--</th--></th></br<>	Stage 1 Stage 1 Comparison 	exposure	Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exp	Stock of provisions for Stage 2 exposure	exposure	Coverage Ratio - Stage 3 exposure 	0 0 0 0 0	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure         2 </th
180         181         182         183         184         185         186         187         188         189         Row         Num         190         191         192         193         194         195         196         197         198         199	Other exposures         Standardised Total         (min EUR, %)         Central banks         Central governments         Central governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Ttems associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CLU)         Equity         Secured by mortgages or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         International Organisations         Institutions         Corporates         of which: SNE         Retail         Other exposures         Standardised Total         (min EUR, %         (min EUR, %         (min EUR, %         Central governments         Retail         Other exposures         St	exposure ) exposure ) Stage 1 exposure	exposure	C	Stock of provisions for Stage 1         exposure	exposure	exposure	Coverage Ratio - Stage 3 exposure         2         3         3         2         3         3         4         4         5         5         5         5         5         6         5 </td <td>Stage 1 Stage 1 Comparison</td> <td>exposure</td> <td>Stage 3 exposure         Image: Stage 3 image: Image: Im</td> <td>31/12/2022         Stock of provisions for Stage 1 exposure         expose         expose</td> <td></td> <td>exposure </td> <td>Coverage Ratio - Stage 3 exposure </td> <td>0 0 0 0 0</td> <td>exposure</td> <td>exposure</td> <td>Stock of provisions for Stage 1 exposure         stock of provisions for Stage 1 exposure         stock of provisions for Stage 1 exposure         exposure         exposure         g         o         o         g      &lt;</td> <td>Stage 2         exposure        </td> <td>Stage 3         exposure        </td> <td>Coverage Ratio - Stage 3 exposure         Image: Image:</td>	Stage 1 Stage 1 Comparison	exposure	Stage 3 exposure         Image: Stage 3 image: Image: Im	31/12/2022         Stock of provisions for Stage 1 exposure         expose		exposure 	Coverage Ratio - Stage 3 exposure 	0 0 0 0 0	exposure	exposure	Stock of provisions for Stage 1 exposure         stock of provisions for Stage 1 exposure         stock of provisions for Stage 1 exposure         exposure         exposure         g         o         o         g      <	Stage 2         exposure	Stage 3         exposure	Coverage Ratio - Stage 3 exposure         Image:
180         181         182         183         184         185         186         187         188         189         Row         Num         190         191         192         193         194         195         196         197         198         199	Other exposures         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments         Regional governments         Regional governments         Officiency         Officiency         Orbitizeral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	exposure )	exposure	C	Stock of provisions for Stage 1         exposure	exposure	exposure  exposure  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure         Image: Stage 3 <br< td=""><td>Stage 1 Stage 1 Stage 1 Composure Com</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></td><td>exposure</td><td>Stage 3 exposure         Image: Stage 3 image: Image: Im</td><td>31/12/2022         Stock of provisions for Stage 1 exposure         a         a         a         a         b         b         b         b         b         c      <t< td=""><td></td><td>exposure</td><td>Coverage Ratio - Stage 3 exposure </td><td></td><td>exposure</td><td>exposure</td><td>Stock of provisions for Stage 1 exposure         exposure        </td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Coverage Ratio - Stage 3 exposure         Image: Image:</td></t<></td></br<>	Stage 1 Stage 1 Stage 1 Composure 	exposure	Stage 3 exposure         Image: Stage 3 image: Image: Im	31/12/2022         Stock of provisions for Stage 1 exposure         a         a         a         a         b         b         b         b         b         c <t< td=""><td></td><td>exposure</td><td>Coverage Ratio - Stage 3 exposure </td><td></td><td>exposure</td><td>exposure</td><td>Stock of provisions for Stage 1 exposure         exposure        </td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Coverage Ratio - Stage 3 exposure         Image: Image:</td></t<>		exposure	Coverage Ratio - Stage 3 exposure 		exposure	exposure	Stock of provisions for Stage 1 exposure         exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure         Image:
180         181         182         183         184         185         186         187         188         189         190         191         192         193         194         195         196         197         198         199         200         201         202         203         204         205         206         207         208         209         210	Other exposures         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         Intermational organisations         Institutions         Corporates         of which: SNE         Rescurits SNE         Securitization         Other exposures         of which: SNE         Rescuritization         Optimic: SNE         Rescuritization         Other exposures         Standardised Total	exposure )	exposure	Stage 3         Stage 3	Stock of provisions for Stage 1         exposure	exposure	exposure	Coverage Ratio - Stage 3 exposure         Exposure         Expo	Stage 1 	exposure	Stage 3 exposure         Image: Stage 3 image: Image: Im	31/12/2022         Stock of provisions for Stage 1 exposure         a         a         a         a         a         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         b         a <t< td=""><td>Stock of provisions for Stage 2 exposure         -</td><td>exposure </td><td>Coverage Ratio - Stage 3 exposure </td><td>Stage 1 0 0 0 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1</td><td>exposure </td><td>exposure</td><td>Stock of provisions for Stage 1 exposure         exposure         a</td><td>Stage 2         exposure        </td><td>Stage 3         exposure        </td><td>Coverage Ratio - Stage 3 exposure         Image: Image:</td></t<>	Stock of provisions for Stage 2 exposure         -	exposure 	Coverage Ratio - Stage 3 exposure 	Stage 1 0 0 0 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure 	exposure	Stock of provisions for Stage 1 exposure         exposure         a	Stage 2         exposure	Stage 3         exposure	Coverage Ratio - Stage 3 exposure         Image:
180         181         182         183         184         185         186         187         188         189         Row         Num         190         191         192         193         194         195         196         197         198         199	Other exposures         Standardised Total         (min EUR, %)         Central banks         Central governments         Regional governments         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Contral banks         Corporates         of which: SME         Secured by mortgages on immovable property         of which: SME         Contral banks         Institutions         Contral banks         Contral banks         Contral banks         <	exposure )	exposure	Stage 3         Stage 3	Stock of provisions for Stage 1         exposure	exposure	exposure	Coverage Ratio - Stage 3 exposure         Exposure         Expo	Stage 1 	exposure	Stage 3 exposure         Image: Stage 3 image: Image: Im	31/12/2022         Stock of provisions for Stage 1 exposure         a         a         a         a         a         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         b         a <t< td=""><td>Stock of provisions for Stage 2 exposure         -</td><td>exposure </td><td>Coverage Ratio - Stage 3 exposure </td><td>Stage 1 0 0 0 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1</td><td>exposure </td><td>exposure</td><td>Stock of provisions for Stage 1 exposure         exposure         a</td><td>Stage 2         exposure        </td><td>Stage 3         exposure        </td><td>Coverage Ratio - Stage 3 exposure         Image: Image:</td></t<>	Stock of provisions for Stage 2 exposure         -	exposure 	Coverage Ratio - Stage 3 exposure 	Stage 1 0 0 0 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure 	exposure	Stock of provisions for Stage 1 exposure         exposure         a	Stage 2         exposure	Stage 3         exposure	Coverage Ratio - Stage 3 exposure         Image:

EBA EUROPEAN BANKING AUTHORITY	46 47	48 49	50 51	52 53	54		<b>2021 EU-wide</b>	Stress Test: ( Intesa Sanpad		<b>/ID-19 STA</b>	65 66	67 68	69 70 71	72 73	74 75
Row Num (mln EUR	Stage 1 Stage 1 exposure which	of Stage 2 exposure d Stage 2 amount	31/12/2021 Stage 3 exposure Stage 3 exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	For Stock of Stock of Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 1 exposure, of which guaranteed amount		atees - Baseline Scenario 31/12/2022 Stage 3 e Stage 3 e Stock of provisions for stage 1 e amount Stage 1 e Stock of Stage 1 e Stage 3	or Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	or Coverage Ratio - Stage 3 exposure Stage 1	exposure, of Stage 2 exp which exposure guaranteed gua	31/12/2023 tage 2 osure, of which ranteed mount 31/12/2023 Stage 3 exposure guaranteed amount	of Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
1Central banks2Central governments3Regional governments or local authorities4Public sector entities5Multilateral Development Banks6International Organisations7Institutions8Corporates	215	173 128 10	07 4			39.72%	227 184	112 95	7 3		3 39.61% 236	192 100	84 10	6 0	1 4 39.57%
<ul> <li>9</li> <li>Intesa Sanpaolo</li> <li>11</li> <li>12</li> <li>S.p.A.</li> <li>13</li> <li>14</li> <li>15</li> <li>16</li> <li>Intesa Sanpaolo</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessment</li> </ul>	184 2 2	84         228         22           1         1         1				39.60% 43.00%	216 120 2 1 2 1	194 176 0 0 0 	5 1 0 0 0 		2 39.79% 240 0 43.25% 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	147 167 1 0	148 7 0 0 0		1 3 39.99% 0 0 43.38%
10Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total	430	282 404 32	20 7	2 3	3 2	36.03%	478 328	349 272 Public guaran	13 4 tees - Baseline Scenario	3 3	5 39.25% 515	363 305	234 20	7 3	2 8 42.25%
Row Num       (min EUR)         22 23       Central banks Central governments	Stage 1 Stage 1 exposure (, %) Stage 1 exposure guarantee amount	of Stage 2 exposure, of exposure d	31/12/2021 Stage 3 exposure Stage 3 exposure amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: 1 bit of the stage 1 bit of the stage 2 bit of the stage 2 bit of the stage 1 bit of the stage 2 bit of th	or provisions for	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which Stage 3	WIIICH	or Stock of provisions for Stage 2 exposure exposure	or Coverage Ratio - Stage 3 exposure exposure	exposure, of Stage 2 exp which exposure guaranteed gua	31/12/2023       tage 2     Stage 3       osure, of     Stage 3       which     exposure       ranteed     amount		Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
24Regional governments or local authorities25Public sector entities26Multilateral Development Banks27International Organisations28Institutions29Corporates30of which: SME31Retail	50 53	41 108 9 51 214 22	92 2 10 1		0 1 0 0	40.08%	69 56 90 87	88     77       177     174	3 0 1 1	0 0 0 0 0 0 0	1 39.88% 83 0 35.97% 117	67 73 114 149	65 3 147 2	1 0 1 0	0 1 39.77% 36.15%
32ITALYof which: SME3334Secured by mortgages on immovable property of which: non-SME3535Items associated with particularly high risk36Covered bonds37Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)39Fourity															0     0       0     0       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1
39Equity40Securitisation41Other exposures42Standardised Total	130 Stage 1	114 369 30	04 3 31/12/2021 Stage 3	1 0		31.17%	190 165 Stage 1		5 1 tees - Baseline Scenario 31/12/2022 Stage 3 Stack of	0 1	2 29.45% 234	203 261 Stage 1 S	214 7 31/12/2023 tage 2 Stage 3	2 0	1 2 29.58%
Row NumCentral banks43Central banks44Central governments45Regional governments or local authorities46Public sector entities47Multilateral Development Banks	Stage 1 exposure, exposure which	of Stage 2 exposure, of exposure d	Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1     Stock of provisions for Stage 2       exposure     exposure       exposure     exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage 1 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 3 exposureImage: Stage 3 exposure <t< th=""><th>exposure of</th><th>exposure, of Stage 3</th><th>exposure, of provisions for which</th><th>Stock of provisions for Stage 2 exposure     Stock of provisions for Stage 3 exposure       Image: Constraint of the stock of provisions for Stage 3 exposure       Image: Constraint of the stock of stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 3 exposure         Image: Stage</th><th>exposure, of Stage 2 exp which exposure guaranteed gua</th><th>bosure, of which ranteed mount</th><th>of Stock of provisions for Stage 1 exposure exposure exposure</th><th>Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure</th></t<>	exposure of	exposure, of Stage 3	exposure, of provisions for which	Stock of provisions for Stage 2 exposure     Stock of provisions for Stage 3 exposure       Image: Constraint of the stock of provisions for Stage 3 exposure       Image: Constraint of the stock of stage 3 exposure	Coverage Ratio - Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 3 exposure         Image: Stage	exposure, of Stage 2 exp which exposure guaranteed gua	bosure, of which ranteed mount	of Stock of provisions for Stage 1 exposure exposure exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
<ul> <li>Hutilateral Development banks</li> <li>International Organisations</li> <li>Institutions</li> <li>Corporates</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> </ul>		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 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
56Items associated with particularly high risk57Covered bonds58Claims on institutions and corporates with a ST credit assessment59Collective investments undertakings (CIU)60Equity61Securitisation62Other exposures63Standardised Total			0 0		0 0		0 0	0 0			0 - 0	0 0			
Row Num	Stage 1 Stage 1 exposure which guarantee amount	of Stage 2 exposure, of which d	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1Stock of provisions stage 2 exposure	or provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which Stage 3	which provisions for	or Stock of Stock of provisions for Stage 2 exposure exposure	or Stage 3 exposure exposure	exposure, of Stage 2 exp which exposure guaranteed gua	31/12/2023 tage 2 osure, of which ranteed mount 31/12/2023 Stage 3 exposure guaranteed amount		Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
64Central banks65Central governments66Regional governments or local authorities67Public sector entities68Multilateral Development Banks69International Organisations70Institutions71Corporates72of which: SME			0 0		0 0						0 - 0	0 0			
<ul> <li>VINITED STATES</li> <li>Which, SME</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessment</li> <li>Collective investments undertakings (CIU)</li> <li>Equity</li> <li>Securitisation</li> <li>Other exposures</li> <li>Standardised Total</li> </ul>			0 0			-       -         -       -					0 - 0 0 - 0 - 0 - 0 - 0 - 0 - 0 -				
Row Num	Stage 1 Stage 1 exposure which guarantee amount	d guaranteed	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for provisions Stage 1 Stage 2 exposure exposure	Stock of for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	atees - Baseline Scenario 31/12/2022 Stage 3 exposure, of which guaranteed amount	or Stock of Stock of provisions for provisions for Stage 2 Stage 3 exposure exposure	or Coverage Ratio - Stage 3 exposure exposure	exposure, of Stage 2 exp which exposure guaranteed gua	31/12/2023 tage 2 osure, of which ranteed mount 31/12/2023 Stage 3 exposure stage 3 exposure guarantee amount	of Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
85Central banks86Central governments87Regional governments or local authorities88Public sector entities89Multilateral Development Banks90International Organisations91Institutions												amount a	mount amount amount		
9293949495CROATIA96979798991001009292939495969798999910099100919293949595969798991009910090100901009192939495959697989910099100909091919293949595969798999910090909191929394949595969798999999909090919293949495959697989999<					0 0 0 0 0 0	-         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -									
100Claims on institutions and corporates with a ST credit assessment101Collective investments undertakings (CIU)102Equity103Securitisation104Other exposures105Standardised Total	0	0 0	0 0		0 0		0 0	0 0	0 0		0 - 0	0 0	0 0	0 0	0 0 0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48 49	50 51	52	53 54	55 56	2021 EU-v <sup>57</sup>	vide Stress T Intes 58 59	est: Credit r a Sanpaolo S.p.A. 60 61				66 67	68	69	70	71 7	2. 73	74	75
Row Num (mln EUR, %)	Stage 1 exposure exposure stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	provisions for provis Stage 1 Sta	ock of Stock of isions for provisions for cage 2 Stage 3 posure exposure	verage Ratio - Stage 3 exposure	guaranteed	Stage 2 exposure exposure guaranteed amount	Public guarantees - Baseline Sce 31/12/2022 Stage 3 exposure exposure amount	Stock of of provisions for ed exposure	_	ick of ions for ige 3 osure	- Stage 1 exposure guaran amou	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3 exposure	23 Stage 3 xposure, of which juaranteed amount	c of Stock of ns for provisions for e 1 Stage 2 sure exposure	provisions for	verage Ratio - Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions	amount am	amount	amounr 				amount													
113Corporates114of which: SME115Retail116SPAIN117of which: SME118Secured by mortgages on immovable property119of which: non-SME119Items associated with particularly high risk		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 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 - 1 0 - 1 0 -	
120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total			0 0 0 0	0	0 0 -			0 0		0 0		0 -		0	0 0		0	0	0 0 -	
Row Num	Stage 1 Stage 1 exposure exposure guaranteed	Stage 2 Stage 2 exposure exposure guaranteed	31/12/2021 Stage 3 exposure exposure guaranteed	provisions for provis Stage 1 Sta	isions for provisions for cage 2 Stage 3	verage Ratio - Stage 3 exposure exposur		Stage 2 Stage 2 exposure, of which guaranteed	Public guarantees - Baseline Sce 31/12/2022 Stage 3 Stage 3 exposure which guarantee	Stock of of provisions for Stage 1	provisions for provi Stage 2 St	ck of ions for ige 3 cource cource	- Stage 1 exposure guaran	re, of Stage 2	Stage 2 exposure, of which guaranteed		Stage 3 xposure, of which waranteed	ns for provisions for e 1 Stage 2	Stage 3	verage Ratio - Stage 3 exposure
127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations	amount amount	amount amount	amount amount	exposure exp	posure exposure		amount	amount	amount		exposure exp	osure Cxposure	amou 		amount		amount expo	sure exposure	exposure	
<ul> <li>132</li> <li>133</li> <li>134</li> <li>135</li> <li>136</li> <li>137</li> <li>138</li> <li>139</li> <li>Institutions</li> <li>Corporates</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> </ul>	158 132 124 33 124 33	2 19 3 13 1 0	15 2 1 1 1 0 1 0 0 0 0	0 0 0		40.62% 43.04% 43.00%	152 127 119 33 119 1	23 17 16 1 0 0	4 3 0	3 0 0 0 0 0		2 40.46 1 42.16 0 43.25	//o         147           //o         116           //o         1	124 33 1	25 18 17 1 0 0	6 	5 0 0	0 0 0 0	1 3 1 2 0 0	40.40% 41.91% 43.38%
140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation		Image: Constraint of the second sec	Image: Constraint of the sector of the se																	
146     Other exposures       147     Standardised Total	283 166	5 32 Stage 2	16 3 1 31/12/2021 Stage 3	3 Stock of Sto	1 1 ock of Stock of	41.59%	272 161	Stage 2	7 Public guarantees - Baseline Sce 31/12/2022 Stage 3	Stock of	2 Stock of Sto	3 49.04	Stage		42 20 Stage 2		Stage 3 Stoc	2 c of Stock of	2 6 Stock of	53.07%
Row Num       Central banks         148       Central banks         149       Central governments         150       Regional governments or local authorities         151       Public sector entities	Stage 1     exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount	Stage 3 exposure which guaranteed amount	provisions for provis Stage 1 Sta exposure exp	isions for provisions for CO	verage Ratio - Stage 3 exposure		Stage 2 exposure guaranteed amount	Stage 3 exposure guarantee amount	, or provisions for Stage 1	provisions for provi	Coverage Ratio Stage 3 osure	- Stage 1 exposure guaran amou	h Stage 2	exposure, of which guaranteed amount	Slaye S	xposure, of provision which Stag juaranteed expo	ns for provisions for	provisions for Stage 3	verage Ratio - Stage 3 exposure
152       Multilateral Development Banks         153       International Organisations         154       Institutions         155       Corporates         156       of which: SME         157       Retail         158       FRANCE			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 -	
159Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)					0 0 -		0 0	0 0		0 0		0 -			0 0		0		0 0 -	
165Equity166Securitisation167Other exposures168Standardised Total		0	0 0 0 0 31/12/2021	0	0 0 -		0 0	0 0	0 Public guarantees - Baseline Sce 31/12/2022	0 0 enario	0	0 -		0	0 0	0	0	0	0 0 -	
Num       (min EUR, %)         169       Central banks         170       Central governments	Stage 1       exposure, of         exposure       guaranteed         amount       amount	Stage 2 exposure amount		provisions for provis Stage 1 Sta	isions for provisions for same 2 Stage 3	verage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	Stage 3 Stage 3 exposure guarantee amount	ed	Stock of provisions for Stage 2Stock provi stage 2exposureexp	ock of sions for oge 3 osure	- Stage 1 exposure guaran amou	teed	Stage 2 exposure, of which guaranteed amount	Stage 3 e exposure		x of Stock of provisions for stage 2 sure exposure	Stage 3	verage Ratio - Stage 3 exposure
171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME			0         0		0 0 -			0 0		0 0		0 -		0	0 0		0	0	D 0 0 -	
178Image: Constant of the symbolRetail179UNITED KINGDOMof which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment			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 - 1 - - - - - - - - - - - - - -	
185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total			0 0 0 0	0	0 0 -		0 0	0 0	0 Public guarantees - Baseline Sce	0 0	0	0 -		0	0 0	0	0	0	0 0 -	
Row Num 190 Central banks	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	provisions for provis	isions for provisions for rage 2 Stage 3	verage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of e guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2022 Stage 3 exposure guarantee amount	B Stock of provisions for Stage 1	provisions for provi Stage 2 St	ick of ions for ige 3 osure	- Stage 1 exposure guaran amou	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 e exposure	23 Stage 3 xposure, of which juaranteed amount	ns for provisions for e 1 Stage 2	Stage 3	verage Ratio - Stage 3 exposure
191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions												0					0			
<ul> <li>197</li> <li>198</li> <li>199</li> <li>200</li> <li>201</li> <li>202</li> <li>203</li> <li>204</li> <li>Corporates <ul> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> </ul> </li> <li>Secured by mortgages on immovable property <ul> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> </ul> </li> </ul>			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 -	
204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total				0	0 0 -			0 0		0 0		0 -		0	0 0		0	0	0 0 -	
Row Num	Stage 1 Stage 1 exposure exposure guaranteed	Stage 2 Stage 2 exposure exposure guaranteed	31/12/2021 Stage 3 exposure exposure guaranteed	provisions for provis	ock of Stock of isions for provisions for cage 2 Stage 3 posure exposure	verage Ratio - Stage 3 exposure stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure guaranteed	Public guarantees - Baseline Sce 31/12/2022 Stage 3 exposure exposure guarantee	Stock of provisions for Stage 1	provisions for provi Stage 2 St	ck of ions for ige 3 cource cource cource	- Stage 1 exposure guaran	re, of Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 e	Stage 3 xposure, of which waranteed	ns for provisions for e 1 Stage 2	Stage 3	verage Ratio - Stage 3 exposure
211Central banks212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations	amount amount	amount amount	guaranteed amount	exposure exp	posure     exposure       Image: State Sta		amount	amount	amount		exposure exp	osure Cxposure	amol		amount		amount expo	are exposure	exposure S	
217Institutions218Corporates219of which: SME220Retail221QATAR222of which: SME223Secured by mortgages on immovable propertyof which: non-SME			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 -	
224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures																				

EBA EUROPEAN BANKING AUTHORITY								20	21 EU-	wide S				sk COV	[D-19 S	STA						
		76	77	78	79	80	81	82	83	84	85	a Sanpaolo 86 atoria - Adverse So	87	88	89	90	91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
1 2 3 4 5 6	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
<sup>7</sup> <sup>8</sup> <sup>9</sup> <sup>10</sup> Intesa Sanpaolo <sup>11</sup> <sup>12</sup> S.p.A.	Institutions Corporates of which: SME	2,266	,		3 1. 4 1.	8 157	7 16 3 13	7 49.40% 8 54.46%		,		7 1:	8 12 8 12	29 27 28 22	9 50.20% 9 53.67%	,	1,046		2 16 2 16	97	376 332	50.08% 51.66%
13 14 15 16 17 18	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	987	/ 194	4 45		3 10	6 2	2 49.88%	952	2 212	2 6:	2	3 1	6 3	1 49.12%	922	221	8	3 3	13	40	47.76%
19 20 21	Securitisation Other exposures Standardised Total	6,735	2,733	3 677	7 4	1 322	7 34	2 50.45%	6,268	8 2,761	1 1,11 Mora	7 4 atoria - Adverse Se	1 29 cenario	1 56	1 50.22%	5,952	2,606	1,58	7 38	231	779	49.10%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
27 28 29 30 31 32 ITALY	International Organisations Institutions Corporates of which: SME Retail of which: SME	683 487	3 629 7 545	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	3 3 5	5 46 3 36	6 1 6 1	8 31.28% 1 23.36%		0 582 7 585	2 11 2 11 5 10	7 7 5	6 4 4 4	3 3 3 0 2	7 31.51% 2 20.97%		501 523	18	5 5 5 4 3	35	58 58 42	31.30% 20.59%
33 34 35 36 37 38	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	41	27	7 2	2	0 3	3	1 27.03%	36	6 29	9	5	0	3	1 25.60%	34	26	1		2	2	24.75%
39 40 41 42	Equity Securitisation Other exposures Standardised Total	1,508	3 1,456	5 125	5 1	0 10	1 3	5 27.79%	1,369	9 1,456	5 26.	3 1.	2 10	11 7	0 26.69%	1,339	1,294	45	5 10	85	118	25.90%
			1		31/12/2021		Choole of				Mora	atoria - Adverse So 31/12/2022		Charle of					31/12/2023	Choole of	Sho du of	
Row Num	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
44 45 46 47 48 49 50	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	72	2 2	2 5	5	0	0	2 36.93%	67	7	3	9	0	0	4 47.56%	63	3	1.	3	0	8	58.74%
51 52 53 SLOVAKIA 54 55 56	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk	174 0	+ 60 	0 48 	3 	1 20 0 0	0 2	8 57.38% 0 -	159	9 45	5 78	3 	1 1 0	4 5	0 63.78% 	0	37 0	10	2 1 	9	68 	66.34%
57 58 59 60 61 62	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	246										7			4 62.07%	206	40	11		10	76	65.50%
03	Standardised Total	240	)	در ار ا	31/12/2021		1 Z	9 55.63%		o <u> </u>	Mora	atoria - Adverse So 31/12/2022		-+	+ 62.07%	200	40		31/12/2023	10	70	05.50%
Row Num 64	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
65 66 67 68 69 70 71	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates													0								
72 73 74 75 76 77	of which: SME Retail	0					0	0 - 0 - 0 0.00%				D D D	0	0	D - 0 - 0 0.00%	0	0			0	0 -	0.00%
78 79 80 81 82 83	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
84	Standardised Total	0	0 0	0 0	31/12/2021	0 (	0	0 0.00%		0 0	Mora	atoria - Adverse So 31/12/2022	0 cenario	0	0 0.00%	0	0		31/12/2023	0	0	0.00%
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	provisions for	overage Ratio - Stage 3 exposure
86 87 88 89 90 91	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
91 92 93 94 95 95 96	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	340 110	0 171 0 21	1 88 1 32	3	4 62	2 5 3 1	8 65.54% 7 52.99%	296 101	6 159 1 16	9 14 5 4	5	3 5	2 2 2	7 73.47%		144	19 5	5 3 5 1	2	151 34	77.06% 59.90%
97 98 99 100 101	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	69	8	3 12	2		1	5 38.37%	67	7 7	7 1:	5	0	0	6 40.57%	63	7	1	9 (	0	8	40.67%
102 103 104 105	Equity Securitisation Other exposures Standardised Total	921	. 200	) 133	3	5 66	6 7	9 59.65%	865	5 183	3 20	7	4 5	3 13	8 66.92%	813	166	27	5 3	38	193	70.07%

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	<b>20</b> 82			Intes	a Sanpaolo	<b>edit ris</b> S.p.A. <sup>87</sup>				91	92	93	94	95	96
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				otoria - Adverse So 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of	Coverage Ratio -
	(mln EUR, %) tral banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
108Region109Public110Multi	tral governments ional governments or local authorities lic sector entities ilateral Development Banks rnational Organisations																					
112Instit113Corpo	itutions porates f which: SME	0	0	0	0	0	0 0	- -	0	0		0 0	0	0 -		0	(			0 0	0	-
116SPAINof117118of	f which: SME <b>ared by mortgages on immovable property</b> f which: non-SME <b>ns associated with particularly high risk</b>	0	0	0	0	0	) 0	-	0	0	0	0	0	0 -		0	(		) (	0 0	0	-
121Claim122College	ered bonds ms on institutions and corporates with a ST credit assessment ective investments undertakings (CIU) ity uritisation																					
125 Other	uritisation er exposures ndardised Total	0	0	0	0	0	) 0	-	0	0	0	0 0	0	0 -		0	(	) (	) (	0 0	0	-
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Mora Stage 3	otoria - Adverse Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -
	(mln EUR, %) tral banks tral governments	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
129Regio130Public131Multi	ional governments or local authorities lic sector entities ilateral Development Banks rnational Organisations																					
133Instit134Corpo135of136Retai	itutions porates f which: SME ail	408	137 327	18	3	2	2 10 9 61	57.00% 66.75%	375	159	29 29 149	3	2 2 58	17 101	58.92% 68.01%	343	178	3 4 210	1 3 5 8	1 3 48	25 149	59.95% 68.87%
138         Secur           139         of           140         Items	f which: SME <b>ared by mortgages on immovable property</b> f which: non-SME <b>ns associated with particularly high risk</b>	332	103	2	0	6	5 <u>1</u>	60.40%	316	117	5	5 0	7	2	47.50%	302	127	· · · · · · · · · · · · · · · · · · ·	) ) (	6	4	41.86%
142Claim143Colleg144Equit	ered bonds ms on institutions and corporates with a ST credit assessment ective investments undertakings (CIU) ity uritisation																					
146 Other	aritisation er exposures ndardised Total	2,281	613	119	13	68	3 73	61.35%	2,134	680	200	) 12 ntoria - Adverse So	67 enario	121	60.87%	1,993	726	294	4 11	55	179	60.79%
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3		Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
149 Centr	(mln EUR, %) tral banks tral governments	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
151Public152Multil153Interv	ional governments or local authorities lic sector entities :ilateral Development Banks rnational Organisations																					
155         Corpo           156         of           157         Retail	itutions porates f which: SME ail f which: SME	0	0	0	0	0	0 0		0	0	0	000000000000000000000000000000000000000	0	0 -	7.42%	0	(		) () ) ()	0 0	0	- 10.41%
159         Secur           160         of           161         Items           162         Cover	Ired by mortgages on immovable property f which: non-SME ns associated with particularly high risk ered bonds	0	0	0	0	0	0	-	0	0	0	0	0	0 -		0	(		) (	0	0	-
164College165Equit166Secur	ıritisation																					
	er exposures ndardised Total	0	0	0	0	0	00	0.00%	0	0	0 Mora	) 0 Ntoria - Adverse Sc	enario	0	7.42%	0	(		) (	0	0	10.41%
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
170         Centr           171         Region	(mln EUR, %) tral banks tral governments ional governments or local authorities				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
173Multil174Inter175Instit	lic sector entities ilateral Development Banks rnational Organisations itutions							0.00%							12.020/							12.08%
177 178 179 UNITED KINGDOM of	oorates f which: SME ail f which: SME ured by mortgages on immovable property	0	0	0	0	0	) 0	64.17%	0	0				0	12.83% 57.10%	0	(				0	50.55%
181     of       182     Items       183     Cover	f which: non-SME ns associated with particularly high risk ered bonds ms on institutions and corporates with a ST credit assessment	0	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%	0	(			0	0	0.00%
185Collect186Equit187Secur188Other	ective investments undertakings (CIU) ity iritisation er exposures																					
189 Stand	ndardised Total	1	1	0	31/12/2021	0	) 0	13.89%	1		Mora	) ntoria - Adverse So 31/12/2022	enario	0	21.13%	1		(	31/12/2023	0	0	20.03%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
191Centr192Regio193Public	tral banks tral governments ional governments or local authorities lic sector entities																					
195Inter196Instit197Corpo	ilateral Development Banks rnational Organisations itutions porates	16	2	0	0	0	) 0	0.00%	15	2	2 0	0	0	0	0.00%	15	2	2 (	) (	0 0	0	0.00%
199 200 201LUXEMBOURGRetain of Security	f which: SME ail f which: SME <b>ured by mortgages on immovable property</b> f which: non-SME	5	1	0	0	0	0 0	0.00%	5	1	0	0 0	0	0	0.00%	5	1			0	0	0.00%
203Items204Cover205Claim	ns associated with particularly high risk ered bonds ms on institutions and corporates with a ST credit assessment ective investments undertakings (CIU)																					
207Equit208Secur209Other		25	3	0	0	0	) 0	0.00%	25	3	0	) 0	0	0	0.00%	25			)	0	0	0.00%
					31/12/2021		T			I	Mora	ntoria - Adverse So 31/12/2022						1	31/12/2023	1		
Row Num	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
212Centr213Regio214Public	tral banks tral governments ional governments or local authorities lic sector entities ilateral Development Banks																					
216Inter217Instit218Corpo	ilateral Development Banks rnational Organisations itutions porates f which: SME	0	0	0	0	0	) 0	-	0	0	0	0 0	0	0 -		0	(		) (	0	0	-
220 221 222 223Retail of Secur of	ail f which: SME <b>Ired by mortgages on immovable property</b> f which: non-SME	0	0	0	0	0		-	0	0			0	0 -		0	(			0	0	-
224Items225Cover226Claim227College	ns associated with particularly high risk ered bonds ms on institutions and corporates with a ST credit assessment ective investments undertakings (CIU)																					
230 Other	ity uritisation er exposures ndardised Total	0	0	0	0	0	) 0	-	0	0	0	0	0	0 -		0	(		) (	0 0	0	-

EBA EUROPEAN BANKING AUTHORITY		97 98	99	100	101 102	103	104	105 106	<b>2</b> 5 107	021 EU-\ 108	wide St	Intesa 110	Sanpaolo S.p	<b>D.A.</b>				116	17 118	119	120	121	122	123	124	125 126	
Row Num	(mln EUR, %) Central banks	Stage 1 exposure guarante amoun	1 , of Stage 2 eed exposure t	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure a stage 3 exposure of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - e 3 sure stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	ublic guarantees - Ac 31/12/20 Stage 3 exposure		Stock of visions for Stage 1 xposure	Stock of provisions for pro Stage 2 exposure	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	ge 1 osure amou	1 e, of Stage eed exposu	2 2 re guaranteed amount	31/: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	tatio - 3 Ire
2 3 4 5 6 7 8 9 10 11 12 S.p.A.	Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME	210 182	171 132 84 229	108	5		3	2	46.22%	216 179 209 119	119 197	97		6		4	5	46.90%	220	184	108 170	87 1 47 1	9 11		3	9 47	+7.29% 48.59%
12 <b>S.p.A.</b> 13 14 15 16 17 18 19 20 21	Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	2 	1 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1	321	9	0     0       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       3     4			42.25%	1 1 458 322	1 	274	21		3		9	58.43%	485	354	320	36 3	6 14	y 0 0	6	17 47	47.71%
Row Num 22	(mln EUR, %) Central banks	Stage 1 exposure exposure guarante amoun	, of Stage 2 eed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stano 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	Stage 3	022 Stage 3 exposure, of which guaranteed	Stock of visions for Stage 1 xposure	provisions for pro Stage 2	Stock of ovisions for Stage 3 exposure		ge 1 osure amou	e, of Stage : eed exposu		Stage 3	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	3
23 24 25 26 27 28 29 30 31 32 ITALY	Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME		41 111 51 215	92	2 1				40.01% 37.33%	Image: Second	92 178	77	4		0			39.79% 36.92%	77 115	67 114	77 149	65 46	6			2 39	39.66% 36.70%
33 34 35 36 37 38 39 40 41 42	Secured by mortgages on immovable property of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	0	0 0	0	0		0		30.83%	0 0	0	0		0	0	0	0 -	31.72%	223	203	267	0			0	0 - 	32.78%
Row Num	(mln EUR, %)	Stage 1 exposure exposure amoun	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	ublic guarantees - Ac 31/12/20 Stage 3 exposure	022 Stage 3 exposure, of which guaranteed	Stock of visions for Stage 1 xposure	provisions for pro	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	ge 1 osure amou	e, of Stage : eed exposu	Stage 2 2 exposure, of re guaranteed amount	Stage 3	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	3
43 44 45 46 47 48 49 50 51 52 52	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME						0	0 -			0	0 0	0	0 0	0	0	0 -		0			0			0		
53       SLOVAKIA         54       55         56       57         58       59         60       61         62       63	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			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		D 0 0	0	0 -	
Row Num	(astra EUD - 0()	Stage 1 exposure exposure guarante	, of Stage 2	Stage 2 exposure, of which guaranteed	31/12/2021 Stage 3 exposure of which guaranteed	Stock of provisions for p Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Ratio - e 3 sure Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed	Stage 3 exposure	022 Stage 3 exposure, of which guaranteed	visions for Stage 1	Stock of provisions for pro Stage 2	ovisions for Stage 3	Stage 3	ge 1 sure guarant	e, of Stage		Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	
64 65 66 67 68 69 70	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	amoun	t	amount	amount	exposure	exposure			amount		amount		amount	xposure	exposure	exposure		amou		amount		amount	exposure	exposure	exposure CAPOSU	
71 72 73 74 75 76 76 77 78 79 80	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	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		J     0       J <td>0</td> <td>0 -</td> <td></td>	0	0 -	
81 82 83 84	Equity Securitisation Other exposures Standardised Total	0	0 0	0	0 31/12/2021	0 0	0	0		0 0	0		ublic guarantees - Ac 31/12/20		0	0	0 -		0	0	0	0 31/:	0 0	0	0	0 -	
Row Num 85 86 87 88	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure guarante amoun	, of Stage 2 eed exposure		Stage 3 exposure discrete states and the states of which guaranteed amount	Stock of provisions for Stage 1 exposure 2	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Stage exposeImage: stage 3 exposureImage: stage exposeImage: stage 3 exposeImage: stag	Ratio - e 3 sure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure		Stock of visions for Stage 1 xposure	provisions for pro	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	ge 1 osure	e, of Stage : eed exposu	2 Pre Stage 2 which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage R Stage 3 exposurImage: Stage 3 exposureImage: Stage 3 <td>3</td>	3
89 90 91 92 93 94 95 <b>CROATIA</b> 96	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property			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 -	
97 98 99 100 101 102 103 104 105	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0	0		0	0 -			0	0	0	0	0	0	0 -		0	0	0	0			0	0 -	

EBA EUROPEAN BANKING AUTHORITY	97 98	99 100	101 102	103 104	105 106		Intes	est: Credit ris a Sanpaolo S.p.A.			117 11	8 119	120 121	122	123 124	125 1	126
	Stage 1	Stage 2	31/12/2021 Stage 3	Stock of Stock of St	ick of	Stage 1		Public guarantees - Adverse Scenar 31/12/2022 Stage 3 exposure of		Stock of Coverage Patio	Stag	je 1		L/12/2023 Stage 3	Stock of Stock of	Stock of	
Row Num       Central banks         106 107       Central governments         108       Regional governments or local authorities         109       Public sector entities         100       Multilateral Development Banks         111       International Organisations         112       International Organisations         113       Corporates         114       of which: SME         115       Secured by mortgages on immovable property         118       of which: SME         119       Items associated with particularly high risk         120       Collective investments undertakings (CIU)         121       Equity         122       Securitisation	Stage 1 exposure       exposure, of which guaranteed amount         Image: stage 1 exposure       which guaranteed amount         Image: stage 1 exposure       Image: stage 1 which guaranteed amount         Image: stage 1 exposure       Image: stage 1 exposure         Image: stage 1 exposure       Image: stage 1 	Stage 2 exposure     exposure, o which guaranteed amount       amount       amount <th>Stage 3 exposureexposure, of which guaranteed amountImage: Image of the systemImage of the sy</th> <th></th> <th>Coverage Ratio - Stage 3 exposure       Stage 3 ex         osure       Image 3 exposure       Image 3 ex         Image 3 osure       Image 3 ex       Image 3 ex      <t< th=""><th>Stage 1       exposure, of which guaranteed amount         guaranteed       amount         amount       amoun</th><th>Stage 2 exposure       exposure, of which guaranteed amount         amount         0       0</th><th>Stage 3 exposure       exposure, of which guaranteed amount         Image: stage 3 exposure       Image: stage 3 exposure         Image: stage 3 exposure       Image: stage 3 exposure</th><th>provisions for Stage 1 exposure       provisions for Stage 2 exposure         Image: Construction of the system image: Construction of the syste</th><th>provisions for Stage 3 exposure       Coverage Ratio Stage 3 exposure         Image: Coveratio Stage 3 exposure         Image: Co</th><th>Stage 1 exposure     exposure wh guara amo       Image: stage 1 wh guara amo       Image: stage 1 mo       Image: stage 1 mo<!--</th--><th>nteed</th><th>exposure, of which guaranteed amount       Stage 3 exposure         amount      </th><th>exposure, of which guaranteed amount amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>rovisions for Stage 1 exposure       provisions for Stage 2 exposure         exposure       0         0       0      <tr< th=""><th>provisions for Stage 3</th><th>age Ratio - tage 3 posure</th></tr<></th></th></t<></th>	Stage 3 exposureexposure, of which guaranteed amountImage: Image of the systemImage of the sy		Coverage Ratio - Stage 3 exposure       Stage 3 ex         osure       Image 3 exposure       Image 3 ex         Image 3 osure       Image 3 ex       Image 3 ex <t< th=""><th>Stage 1       exposure, of which guaranteed amount         guaranteed       amount         amount       amoun</th><th>Stage 2 exposure       exposure, of which guaranteed amount         amount         0       0</th><th>Stage 3 exposure       exposure, of which guaranteed amount         Image: stage 3 exposure       Image: stage 3 exposure         Image: stage 3 exposure       Image: stage 3 exposure</th><th>provisions for Stage 1 exposure       provisions for Stage 2 exposure         Image: Construction of the system image: Construction of the syste</th><th>provisions for Stage 3 exposure       Coverage Ratio Stage 3 exposure         Image: Coveratio Stage 3 exposure         Image: Co</th><th>Stage 1 exposure     exposure wh guara amo       Image: stage 1 wh guara amo       Image: stage 1 mo       Image: stage 1 mo<!--</th--><th>nteed</th><th>exposure, of which guaranteed amount       Stage 3 exposure         amount      </th><th>exposure, of which guaranteed amount amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>rovisions for Stage 1 exposure       provisions for Stage 2 exposure         exposure       0         0       0      <tr< th=""><th>provisions for Stage 3</th><th>age Ratio - tage 3 posure</th></tr<></th></th></t<>	Stage 1       exposure, of which guaranteed amount         guaranteed       amount         amount       amoun	Stage 2 exposure       exposure, of which guaranteed amount         amount         0       0	Stage 3 exposure       exposure, of which guaranteed amount         Image: stage 3 exposure       Image: stage 3 exposure         Image: stage 3 exposure       Image: stage 3 exposure	provisions for Stage 1 exposure       provisions for Stage 2 exposure         Image: Construction of the system image: Construction of the syste	provisions for Stage 3 exposure       Coverage Ratio Stage 3 exposure         Image: Coveratio Stage 3 exposure         Image: Co	Stage 1 exposure     exposure wh guara amo       Image: stage 1 wh guara amo       Image: stage 1 mo       Image: stage 1 mo </th <th>nteed</th> <th>exposure, of which guaranteed amount       Stage 3 exposure         amount      </th> <th>exposure, of which guaranteed amount amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th> <th>rovisions for Stage 1 exposure       provisions for Stage 2 exposure         exposure       0         0       0      <tr< th=""><th>provisions for Stage 3</th><th>age Ratio - tage 3 posure</th></tr<></th>	nteed	exposure, of which guaranteed amount       Stage 3 exposure         amount	exposure, of which guaranteed amount amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rovisions for Stage 1 exposure       provisions for Stage 2 exposure         exposure       0         0       0 <tr< th=""><th>provisions for Stage 3</th><th>age Ratio - tage 3 posure</th></tr<>	provisions for Stage 3	age Ratio - tage 3 posure
125     Other exposures       126     Standardised Total	0	0 0	0 0 0	0 0	0 -	0 0	0 0	0 Public guarantees - Adverse Scenar	0 0	0 0 -	0	0 0	0	0 0	0	0 0 -	
Row Num       (min EUR, %)         127 128       Central banks Central governments	Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure amount	provisions for provisions for provi Stage 1 Stage 2 St		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2022 Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 Stage 1 exposure guara amo	ire, of Stage 2	3 Stage 2 exposure, of which guaranteed amount	L/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of rovisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stane 5	age Ratio - tage 3 posure
129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail137SERBIA138Secured by mortgages on immovable property139of which: non-SME140Items associated with particularly high risk141Covered bonds	Image: state of the state o		Image: state of the state o	Image: state of the state	1 50.89% 1 50.89% 0 57.77% 0 57.77%	146 123 115 33 115 1	26 20 26 20 18 2 0 0			3 3 3 51.250 2 3 53.450 0 0 0 58.430	b 1137 b 1137 b 109 b 109 b 109	116 29 33 20 1 0	22 22 2 2 0	12 10 10 0 0 0 10 0			51.40% 53.58% 58.82%
142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total	270 16	4 24			2 E1 990/	262 156	44 22			E 7 E 60	247	150 40	22	22 10	2	4 12	E9.210/
147 Standardised Total	Stage 1	T JT Stage 2	31/12/2021	5 T	2 31.00%	202 130		Public guarantees - Adverse Scenar 31/12/2022	o 2	5 7 55.00	5 247	130 47		L/12/2023	Ζ	13	38.31%
Row Num       (min EUR, %)         148       Central banks         149       Central governments         150       Regional governments or local authorities	Stage 1 exposure of which guaranteed amount	Stage 2 exposure which guaranteed amount	Stage 3 Stage 3 exposure exposure guaranteed amount Stage 3 exposure, of which guaranteed amount	provisions for provisions for provi Stage 1 Stage 2 St	ick of Sions for age 3 osure exposure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount	Stage 3 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: 1 to the second stage 1 exposureImage: 1 to the second stage 2 exposureImage: 1 to the second stage 1 exposureImage: 1 to the second stage 2 exposureImage: 1 to the second stage 1 exposureImage: 1 to the second stage 2 exposureImage: 1 to the second stage 2 exposureImage: 1 to the second stage 2 exposureImage: 1 to the second stage 3Image: 2 to the second stage 3Image: 1 to the second stage 3Image: 3 to the	Stock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureImage: Stage	Stage 1 Stage 1 exposure guara amo	rre, of Stage 2 ich exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	quaranteed	Stock of rovisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage 1 exposureImage 2 exposure	Stage 3 Stage	age Ratio - tage 3 posure
151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail158FRANCEof which: SME			Image: Constraint of the second se		0 -	0 0	0 0			0 0 0 - 0 -	0	0 0	0	0 0 0 0	0	0 0 - 0 - 0 0 -	
159Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation					0 -	0 0				0 0 -		0 0		0 0		0 0 -	
160     Securitisation       167     Other exposures       168     Standardised Total	0	0 0	0 0 0	0 0	0 -	0 0	0 0	0 0 Public guarantees - Adverse Scenar	0	0 0 -	0	0 0	0	0 0	0	0 0 -	
Row Num 169 170 Central banks	Stage 1 Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	which	provisions for provisions for provi Stage 1 Stage 2 St	ock of sions for nge 3 osure	Stage 1 Stage 1 cposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2022 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1Stock of provisions for Stage 2exposureexposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 Stage 1 exposure guara amo		3 Stage 2 exposure, of which guaranteed amount	quaranteed	Stock of rovisions for Stage 1Stock of provisions for Stage 2 exposure	Stage 3	age Ratio - tage 3 posure
170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME					0 -	0 0	0 0				0	0 0	0	0 0	0	0 0 0 -	
178NITED KINGDOMRetail180of which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment			0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1		0 -	0 0	0 0			0 0 -		0 0	0	0 0	0	0 0 -	
185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total	0		0 0 0	0 0	0 -	0 0	0 0	0		0 0 0 -	0	0 0	0	0 0	0	0 0 -	
Row Num	Stage 1 Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	provisions for provisions for provi Stage 1 Stage 2 St	ock of tions for tige 3 osure	Stage 1 Stage 1 cposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	Public guarantees - Adverse Scenar 31/12/2022 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Stage 3	Stage 1 exposure guara	ire, of Stage 2 ich exposure	3 Stage 2 exposure, of which guaranteed amount	which p	Stock of rovisions for Stage 1Stock of provisions for Stage 2 exposure	Stage 3 Stage	age Ratio - tage 3 posure
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions																	
<ul> <li>197</li> <li>198</li> <li>199</li> <li>200</li> <li>201</li> <li>202</li> <li>203</li> <li>204</li> <li>Corporates <ul> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> </ul> </li> <li>Secured by mortgages on immovable property <ul> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> </ul> </li> </ul>			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 - - - - - - - - - - - - - -	
205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total	0		0 0 0		0 -	0 0	0 0			0 0 -	0	0 0	0	0 0	0	0 0 -	
Row	Stage 1 Stage 1 exposure, of which	Stage 2 Stage 2 which	31/12/2021 Stage 3 exposure, of which	provisions for provisions for provi	ock of Stage 3 Stage 3	Stage 1 exposure, of which	Stage 2 Stage 2 exposure exposure	Public guarantees - Adverse Scenar 31/12/2022 Stage 3 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3	Stage 1 exposure		Stage 2 exposure, of which Stage 3	exposure, or	Stock of Stock of rovisions for provisions for	provisions for Sta	age Ratio -
Num(min EUR, %)211Central banks212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations	exposure	exposure guaranteed amount	exposure guaranteed amount		Age 3 Stage 3 exposure exposur	Stage 1 which guaranteed amount	exposure guaranteed amount	exposure guaranteed amount	Stage 1 exposure     Stage 2 exposure       Image: 1 million of the second secon	Stage 3 exposure     Stage 3 exposure       Image: Stage 3 exposure     Image: Stage 3 exposure	guara	exposure exposure unt	guaranteed amount Contemposure	guaranteed amount	Stage 1     Stage 2       exposure     exposure       Image: Stage 2     exposure       Image: Stage 2     exposure		tage 3 posure
<ul> <li>International Organisations</li> <li>Institutions</li> <li>Institutions</li> <li>Corporates         <ul> <li>of which: SME</li> </ul> </li> <li>Part Part Part Part Part Part Part Part</li></ul>			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 -	
224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total					0 -	0 0	0 0			Image: Constraint of the second sec		0 0	0		0	0 0 -	

# 2021 EU-wide Stress Test: Securitisations



Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	23,101						
2		SEC-SA	8,865						
3	Exposure values	SEC-ERBA	601						
4		SEC-IAA	0						
5		Total	32,567						
6		SEC-IRBA	7,095	8,085	8,248	8,742	9,383	12,029	14,002
7		SEC-SA	2,616	3,001	3,157	3,418	3,648	5,042	5,824
8	REA	SEC-ERBA	1,427	1,688	1,617	1,641	2,163	2,483	2,673
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	11,137	12,774	13,022	13,801	15,194	19,555	22,499
12	Impairments	Total banking book others than assessed at fair value		5	0	0	50	22	5



### 2021 EU-wide Stress Test: Risk exposure amounts

		Intesa	Sanpaolo	S.p.A.	•		
		1	2	3	4	5	
		Actual	:	Baseline scenari	0	4	<b>\dv</b> e
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	3
1	Risk exposure amount for credit risk	301,749	303,386	303,634	304,413	305,806	
2	Risk exposure amount for securitisations and re-securitisations	11,137	12,774	13,022	13,801	15,194	
3	Risk exposure amount other credit risk	290,612	290,612	290,612	290,612	290,612	
4	Risk exposure amount for market risk	18,631	18,631	18,631	18,631	20,667	
5	Risk exposure amount for operational risk	27,559	27,559	27,559	27,559	31,312	
6	Other risk exposure amounts	580	580	580	580	580	
7	Total risk exposure amount	348,519	350,155	350,403	351,182	358,365	
8	Total Risk exposure amount (transitional)	347,071	349,119	349,884	351,182	358,820	
9	Total Risk exposure amount (fully loaded)	348,519	350,155	350,403	351,182	358,365	

6	7
lverse scenario	C
31/12/2022	31/12/2023
311,494	314,757
19,555	22,499
291,939	292,258
20,694	20,701
31,312	31,312
580	580
364,079	367,349
364,307	367,349
364,079	367,349



# 2021 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		67,933	67,758	68,850	70,687	-		52,298
2		A.1 A.1.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b> Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		<b>51,070</b> 37,266	<b>50,895</b> 37,266		<b>52,875</b> 37,266		<b>36,211</b> 37,266	<b>34,459</b> 37,266
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		23,128	23,990	26,140	28,314	18,664	18,492	18,323
6		A.1.3	Accumulated other comprehensive income		294	294	294	294	-3,249	-3,249	-3,249
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		1,086	1,086		1,086	-1,882	-1,882	-1,882
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-422	-422	-422	-422	-600	-600	-600
9 10		A.1.3.3 A.1.4	Other OCI contributions Other Reserves		-370 -3,265	-370 -3,265	-370 -3,265	-370 -3,265	-768 -3,265	-768 -3,265	-768 -3,265
10		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		31	31	31	31	31	31	31
13		A.1.7	Adjustments to CET1 due to prudential filters		707	707	707	707	609	609	609
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-234	-234	-234	-234	-376	-376	-376
15		A.1.7.2	Cash flow hedge reserve		728	728	728	728	773	773	773
16		A.1.7.3	Other adjustments		212	212	212	212	212	212	212
17		A.1.8	(-) Intangible assets (including Goodwill)		-6,760	-6,816	-6,734	-6,493	-6,816	-6,734	-6,493
18 19		A.1.9 A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,824 -299	-1,824 -349	-1,824 -385	-1,824 -414	-3,675 -343	-3,776 -394	-3,875 -457
			<ul> <li>(-) IRB shortfall of credit risk adjustments to expected losses</li> <li>(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as</li> </ul>		-299	-349			-343		
20		A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-237	-444	-1	-210	-382
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22 23		A.1.13 A.1.14	(-) Reciprocal cross holdings in CET1 Capital (-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-104	-104	-104	-104	-104	-104	-104
25		A.1.15.1	Of which: from securitisation positions (-)		-104	-104	-104	-104	-104	-104	-104
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-1,594	-1,677	-1,742
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-903	-963	-1,009
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21 A.1.22	CET1 capital elements or deductions - other		-232	-552	-872	-1,192	-552	-872	-1,192
32 33		A.1.22 A.1.22.1	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	4,305	-2,986 4,305	-2,986 		-2,986 4,305	-2,986 4,305	-2,986 4,305	-2,986 4,305
34		A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")	,,	0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		1,318	1,318	1,318	1,318	1,318	1,318	1,318
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		2,129	1,520	760	0	2,117	1,059	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2 A.1.23.3	Transitional adjustments due to additional minority interests (+/-) Adjustments due to IFRS 9 transitional arrangements		2,129	1 520	0 760	0	0	758	0
41 42		A.1.23.3 A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		2,129 2,090	1,520	760 747	0	1,516	758	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		39	27	13	0	23	12	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	601	301	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	601	301	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,486	7,486	7,486	7,486	7,486	7,486	7,486
49 50		A.2.1 A.2.2	Additional Tier 1 Capital instruments (-) Excess deduction from T2 items over T2 capital		7,486	7,486	7,486	7,486	7,486	7,486	7,486
50 51		A.2.2 A.2.3	(-) Excess deduction from 12 items over 12 capital Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		58,556	58,381	59,262	60,361	45,668	43,697	41,945
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,377	9,377		10,326	-	9,609	10,352
56		A.4.1	Tier 2 Capital instruments		9,632	9,632	9,632	9,632	9,632	9,632	9,632
57		A.4.2	Other Tier 2 Capital components and deductions		714	710	702	694	720	723	720
58		A.4.3	Tier 2 transitional adjustments		-969	-966	-747	0	-976	-747	
59		A.4.3 A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-969	-966		0	-976	-747	0
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0



# 2021 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		348,519	350,155	350,403	351,182	358,365	364,079	367,349
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		-1,447	-1,036	-519	0	456	228	0
64		<b>C.1</b>	Common Equity Tier 1 Capital ratio		14.71%	14.58%	14.80%	15.06%	10.64%	9.94%	9.38%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.87%	16.72%	16.94%	17.19%	12.73%	11.99%	11.42%
66		C.3	Total Capital ratio		19.57%	19.41%	19.68%	20.13%	15.34%	14.63%	14.24%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		48,941	49,375	51,016	52,875	36,065	35,152	34,459
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		56,427	56,861	58,503	60,361	43,551	42,638	41,945
69		D.3	TOTAL CAPITAL (fully loaded)		66,773	67,204	68,837	70,687	53,904	52,993	52,298
70		E.1	Common Equity Tier 1 Capital ratio		14.04%	14.10%	14.56%	15.06%	10.06%	9.66%	9.38%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.19%	16.24%	16.70%	17.19%	12.15%	11.71%	11.42%
72		E.3	Total Capital ratio		19.16%	19.19%	19.65%	20.13%	15.04%	14.56%	14.24%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	7,480	7,480	7,480	7,480	7,480	7,480
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		814,646	814,646	814,646	814,646	814,646	814,646	814,646
77		H.2	Total leverage ratio exposures (fully loaded)		812,646	812,646	812,646	812,646	812,646	812,646	812,646
78		Н.3	Leverage ratio (transitional)		7.19%	7.17%	7.27%	7.41%	5.61%	5.36%	5.15%
79		H.4	Leverage ratio (fully loaded)		6.94%	7.00%	7.20%	7.43%	5.36%	5.25%	5.16%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
82	Transitional combined	P.3	O-SII buffer		0.56%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.09%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%
87		R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
88		R.1.1	Of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
89	Pillar 2 (%)	R.2	<b>Total SREP capital requirement</b> (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
90		R.2.1	Of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
91		R.3	<b>Overall capital requirement</b> (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.59%	12.78%	12.78%	12.78%	12.78%	12.78%	12.78%
92		R.3.1	<b>Of which: CET1</b> (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.44%	8.63%	8.63%	8.63%	8.63%	8.63%	8.63%



### 2021 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

RowN	
um	(mln EUR)
1	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual	Baseline scenario			Adverse scenario		
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
7,717	8,505	8,282	8,142	7,516	7,551	7,432
10,134	11,384	11,169	11,146	11,677	11,930	11,957
-2,417	-2,879	-2,887	-3,005	-4,162	-4,379	-4,526
86	91	91	91	69	69	69
8,265	9,256	9,256	9,256	8,264	7,839	8,127
832	602	602	602	-435	363	360
				-1,168		
1,259	1,024	1,024	1,024	953	1,019	1,019
18,159	19,478	19,256	19,115	15,198	16,840	17,006
-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
-11,535	-12,304	-12,248	-12,212	-13,982	-13,393	-12,899
2,261	4,173	5,582	5,643	-6,309	-176	-172
-73	-1,252	-1,675	-1,693	1,893	53	52
1,137						
3,326	2,921	3,908	3,950	-4,416	-123	-121
742	2,059	1,758	1,776	48	48	48
2,583	862	2,150	2,173	-4,465	-172	-169
	2,127	2,127	2,127	2,127	2,127	2,127
	0	0	0	0	0	0



### **2021 EU-wide Stress Test**

### Major capital measures and realised losses

Intesa Sanpaolo S.p.A.

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

Ro u	Im	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
	4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
	5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0