

## 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.



# 2021 EU-wide Stress Test

<b>Bank Name</b>	Intesa Sanpaolo S.p.A.
<b>LEI Code</b>	2W8N8UU78PMDQKZENC08
<b>Country Code</b>	IT

## 2021 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

Row Num	(mln EUR, %)	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	
1	Net interest income	7,717	8,505	8,282	8,142	7,516	7,551	7,432	
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	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	<b>Profit or (-) loss for the year</b>	<b>3,326</b>	<b>2,921</b>	<b>3,908</b>	<b>3,950</b>	<b>-4,416</b>	<b>-123</b>	<b>-121</b>	
5	Coverage ratio: non-performing exposure (%)	48.64%	47.78%	44.58%	42.71%	50.64%	46.15%	42.90%	
6	Common Equity Tier 1 capital	51,070	50,895	51,776	52,875	38,182	36,211	34,459	
7	Total Risk exposure amount (all transitional adjustments included)	347,071	349,119	349,884	351,182	358,820	364,307	367,349	
8	<b>Common Equity Tier 1 ratio, %</b>	<b>14.71%</b>	<b>14.58%</b>	<b>14.80%</b>	<b>15.06%</b>	<b>10.64%</b>	<b>9.94%</b>	<b>9.38%</b>	
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.04%</b>	<b>14.10%</b>	<b>14.56%</b>	<b>15.06%</b>	<b>10.06%</b>	<b>9.66%</b>	<b>9.38%</b>	
10	Tier 1 capital	58,556	58,381	59,262	60,361	45,668	43,697	41,945	
11	Total leverage ratio exposures	814,646	814,646	814,646	814,646	814,646	814,646	814,646	
12	<b>Leverage ratio, %</b>	<b>7.19%</b>	<b>7.17%</b>	<b>7.27%</b>	<b>7.41%</b>	<b>5.61%</b>	<b>5.36%</b>	<b>5.15%</b>	
13	<b>Fully loaded leverage ratio, %</b>	<b>6.94%</b>	<b>7.00%</b>	<b>7.20%</b>	<b>7.43%</b>	<b>5.36%</b>	<b>5.25%</b>	<b>5.16%</b>	
<b>Memorandum items</b>									
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>		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	<b>IFRS 9 transitional arrangements?</b>	Yes (static only)
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18	<b>New definition of default?</b>	Yes
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2021 EU-wide Stress Test: Credit risk IRB  
Intesa Sanpaolo S.p.A.

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	1	0	0	0	0	0	0	1	0	0	0	0	0	0	99.90%
76	Corporates	149	0	12	0	80	0	11	0	66	37	0	0	1	0	0
77	Corporates - Of Which: Specialised Lending	56	0	0	0	23	0	0	0	35	0	0	0	0	0	0
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.38%
80	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	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
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.38%
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57.49%
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.37%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	150	0	12	0	80	0	11	0	67	37	0	0	1	0	57.95%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Institutions	606	0	0	0	214	0	0	0	128	32	0	0	0	0	90.13%
94	Corporates	3,603	2	0	0	1,998	1	0	0	2,910	495	2	4	13	2	68.27%
95	Corporates - Of Which: Specialised Lending	154	0	0	0	71	0	0	0	128	0	1	0	0	0	0
96	Corporates - Of Which: SME	7	0	0	0	5	0	0	0	7	1	0	0	0	0	0
97	Retail	9	1	0	0	2	0	0	0	7	1	1	0	0	0	48.28%
98	Retail - Secured on real estate property	8	0	0	0	1	0	0	0	7	1	0	0	0	0	49.85%
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	7	1	0	0	0	0	49.85%
101	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Retail - Other Retail	0	1	0	0	0	0	0	0	0	0	1	0	0	0	48.21%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	1	0	0	0	47.47%
104	Retail - Other Retail - Of Which: non-SME	0	1	0	0	0	0	0	0	0	0	0	0	0	0	56.72%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	4,218	4	0	0	2,214	1	0	0	3,045	528	3	4	13	2	63.18%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99.90%
112	Corporates	179	0	0	0	115	0	0	0	121	49	2	4	0	0	0
113	Corporates - Of Which: Specialised Lending	75	0	0	0	47	0	0	0	17	49	0	4	0	0	0
114	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115	Retail	25	0	0	0	4	0	0	0	23	1	0	0	0	0	72.97%
116	Retail - Secured on real estate property	24	0	0	0	4	0	0	0	23	1	0	0	0	0	0
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: non-SME	24	0	0	0	4	0	0	0	23	1	0	0	0	0	0
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72.97%
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76.92%
122	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72.90%
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	203	0	0	0	119	0	0	0	144	50	0	2	4	0	87.64%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129	Institutions	3,021	0	0	0	556	0	0	0	703	55	0	0	0	0	3.74%
130	Corporates	3,068	60	0	0	1,567	14	0	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	0	0	0	0	0
132	Corporates - Of Which: SME	4	0	0	0	3	0	0	0	3	1	0	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	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
136	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	0	0	0	0	0
138	Retail - Other Retail	2	1	0	0	0	0	0	0	1	0	0	0	0	0	74.73%
139	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	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	74.73%
141	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	6,116	62	0	0	2,129	15	0	0	2,737	379	61	2	2	6	9.11%

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

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	759	0	0	0	133	0	0	0	100	48	0	0	0	0	0
149	Corporates	4,121	0	0	0	2,433	0	0	0	2,430	1,468	0	13	26	0	43.72%
150	Corporates - Of Which: Specialised Lending	417	0	0	0	158	0	0	0	376	6	0	2	0	0	0
151	Corporates - Of Which: SME	2	0	0	0	2	0	0	0	1	1	0	0	0	0	0
152	Retail	144	3	0	0	24	1	0	0	137	6	3	0	0	1	23.46%
153	Retail - Secured on real estate property	112	3	0	0	20	1	0	0	105	6	3	0	0	1	22.41%
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Secured on real estate property - Of Which: non-SME	112	3	0	0	20	1	0	0	105	6	3	0	0	1	22.41%
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail	32	0	0	0	4	0	0	0	32	0	0	0	0	0	61.93%
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71.14%
159	Retail - Other Retail - Of Which: non-SME	32	0	0	0	4	0	0	0	32	0	0	0	0	0	61.80%
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
163	IRB TOTAL	5,024	4	0	0	2,589	1	0	0	2,667	1,522	3	13	26	1	24.59%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Institutions	347	0	0	0	220	0	0	0	330	0	0	1	0	0	0
166	Corporates	4,054	26	0	0	2,228	1	0	0	2,884	965	0	5	12	0	0.00%
167	Corporates - Of Which: Specialised Lending	144	21	0	0	67	0	0	0	141	0	0	1	0	0	0
168	Corporates - Of Which: SME	103	0	0	0	163	0	0	0	5	99	0	1	1	0	0
169	Retail	15	0	0	0	3	0	0	0	14	1	0	0	0	0	69.25%
170	Retail - Secured on real estate property	14	0	0	0	3	0	0	0	13	0	0	0	0	0	14.42%
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	3	0	0	0	13	0	0	0	0	0	14.42%
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	98.30%
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98.34%
176	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	68.57%
177	Equity	6	0	0	0	23	0	0	0	0	0	0	0	0	0	0.00%
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	4,422	26	0	0	2,504	1	0	0	3,229	965	0	6	12	0	69.25%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Institutions	528	0	0	0	129	0	0	0	528	0	0	0	0	0	0
184	Corporates	137	0	0	0	54	0	0	0	117	20	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Retail	3	0	0	0	0	0	0	0	3	0	0	0	0	0	19.62%
188	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	0	19.27%
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	19.27%
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55.97%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55.97%
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	668	0	0	0	184	0	0	0	648	20	0	0	0	0	19.62%















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

Table for UNITED KINGDOM showing IRB metrics across stages 1-3 for 2021, 2022, and 2023. Includes categories like Central banks, Governments, Institutions, Corporates, and Retail. Total IRB is 3,016 in 2021 and 3,071 in 2022.

Table for LUXEMBOURG showing IRB metrics across stages 1-3 for 2021, 2022, and 2023. Includes categories like Central banks, Governments, Institutions, Corporates, and Retail. Total IRB is 2,736 in 2021 and 2,344 in 2022.

Table for QATAR showing IRB metrics across stages 1-3 for 2021, 2022, and 2023. Includes categories like Central banks, Governments, Institutions, Corporates, and Retail. Total IRB is 555 in 2021 and 439 in 2022.







**2021 EU-wide Stress Test: Credit risk STA**  
Intesa Sanpaolo S.p.A.

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		0	0	0	0	0	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		4,188	0	376	0	600	59	0	0	0	0	0.00%
176		1,935	0	1,645	0	760	911	0	2	8	0	94.54%
177		67	0	44	0	67	0	0	0	0	0	0.00%
178		4	0	3	0	6	2	0	0	0	0	29.33%
179		1	0	0	0	0	0	0	0	0	0	100.00%
180		2	0	1	0	11	2	0	0	0	0	31.7%
181		0	0	0	0	0	1	0	0	0	0	0.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		146	0	18	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		88	0	88	0	6	0	0	0	0	0	0.00%
186		0	0	0	0	13	0	0	0	0	0	0.00%
187		3	0	3	0	3	0	0	0	0	0	100.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		6,366	0	2,133	0	1,390	973	0	2	8	0	22.71%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		523	0	0	0	523	0	0	0	0	0	0.00%
191		409	0	3	0	48	0	0	0	0	0	0.00%
192		0	0	0	0	0	0	0	0	0	0	0.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		11	0	0	0	0	3	0	0	0	0	40.61%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		204	0	90	0	183	21	0	0	0	0	0.00%
197		1,390	1	1,315	1	433	845	0	2	3	0	0.00%
198		41	0	33	0	37	5	0	0	0	0	0.00%
199		7	0	5	0	7	0	0	0	0	0	48.43%
200		0	0	0	0	0	0	0	0	0	0	0.00%
201		0	1	0	1	0	0	0	0	0	0	0.00%
202		0	1	0	1	0	0	0	0	0	0	0.00%
203		174	0	260	0	174	0	0	0	0	0	0.00%
204		50	0	5	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		1,418	0	678	0	1,095	102	0	0	0	0	0.00%
207		2	0	6	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		235	0	186	0	235	0	0	0	0	0	0.00%
210		4,424	1	2,548	1	2,697	971	0	2	4	0	40.64%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		0	0	0	0	0	0	0	0	0	0	0.00%
212		4,472	0	0	0	4,337	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		188	0	94	0	188	0	0	0	0	0	0.00%
218		10	0	10	0	10	0	0	0	0	0	0.00%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		0	0	0	0	0	0	0	0	0	0	65.63%
221		0	0	0	0	0	0	0	0	0	0	0.00%
222		0	0	0	0	0	0	0	0	0	0	0.00%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	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		0	0	0	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		4,669	0	104	0	4,535	0	0	0	0	0	65.63%



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

Table for Intesa Sanpaolo S.p.A. showing credit risk STA metrics from 2012 to 2032. Columns include years, Baseline Scenario, and 31/12/2021, 31/12/2022, 31/12/2023. Rows list categories like Central banks, Public sector entities, and various corporate exposures with associated financial values and coverage ratios.

Table for ITALY showing credit risk STA metrics from 2012 to 2032. Columns include years, Baseline Scenario, and 31/12/2021, 31/12/2022, 31/12/2023. Rows list categories like Central banks, Public sector entities, and various corporate exposures with associated financial values and coverage ratios.

Table for SLOVAKIA showing credit risk STA metrics from 2012 to 2032. Columns include years, Baseline Scenario, and 31/12/2021, 31/12/2022, 31/12/2023. Rows list categories like Central banks, Public sector entities, and various corporate exposures with associated financial values and coverage ratios.

Table for UNITED STATES showing credit risk STA metrics from 2012 to 2032. Columns include years, Baseline Scenario, and 31/12/2021, 31/12/2022, 31/12/2023. Rows list categories like Central banks, Public sector entities, and various corporate exposures with associated financial values and coverage ratios.









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

Table for Italy (Intesa Sanpaolo S.p.A.) showing credit risk metrics from 31/12/2021 to 31/12/2023. Rows include Central banks, governments, public sector entities, and various institutions with columns for Stage 1-3 exposures and coverage ratios.

Table for Italy (Italy) showing credit risk metrics from 31/12/2021 to 31/12/2023. Rows include Central banks, governments, public sector entities, and various institutions with columns for Stage 1-3 exposures and coverage ratios.

Table for Slovakia showing credit risk metrics from 31/12/2021 to 31/12/2023. Rows include Central banks, governments, public sector entities, and various institutions with columns for Stage 1-3 exposures and coverage ratios.

Table for United States showing credit risk metrics from 31/12/2021 to 31/12/2023. Rows include Central banks, governments, public sector entities, and various institutions with columns for Stage 1-3 exposures and coverage ratios.





**2021 EU-wide Stress Test: Credit risk STA**  
Intesa Sanpaolo S.p.A.

Row Number	Description (m1n EUR, %)	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 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
		169-179	UNITED KINGDOM	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0
<b>189</b>	<b>Standardised Total</b>	<b>1,544</b>	<b>689</b>	<b>130</b>	<b>9</b>	<b>12</b>	<b>39.08%</b>	<b>1,525</b>	<b>645</b>	<b>193</b>	<b>7</b>	<b>12</b>	<b>75</b>	<b>39.00%</b>	<b>1,521</b>	<b>596</b>	<b>246</b>	<b>6</b>	<b>11</b>	<b>96</b>	<b>38.91%</b>	

Row Number	Description (m1n EUR, %)	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 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
		180-200	LUXEMBOURG	523	0	0	0	0	0.00%	523	0	0	0	0	0	0.00%	523	0	0	0	0	0
<b>210</b>	<b>Standardised Total</b>	<b>2,687</b>	<b>953</b>	<b>29</b>	<b>8</b>	<b>16</b>	<b>30.93%</b>	<b>2,625</b>	<b>974</b>	<b>69</b>	<b>11</b>	<b>20</b>	<b>21</b>	<b>30.61%</b>	<b>2,636</b>	<b>903</b>	<b>130</b>	<b>10</b>	<b>18</b>	<b>40</b>	<b>30.49%</b>	

Row Number	Description (m1n EUR, %)	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 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
		211-220	QATAR	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0
<b>231</b>	<b>Standardised Total</b>	<b>4,412</b>	<b>112</b>	<b>11</b>	<b>5</b>	<b>1</b>	<b>41.90%</b>	<b>4,280</b>	<b>230</b>	<b>25</b>	<b>7</b>	<b>1</b>	<b>10</b>	<b>42.04%</b>	<b>4,180</b>	<b>311</b>	<b>44</b>	<b>6</b>	<b>1</b>	<b>18</b>	<b>42.24%</b>	

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

Intesa Sanpaolo S.p.A.

Row Num	(min EUR, %)	Moratoria - Actual 31/12/2020													Coverage Ratio Stage 3 exposure
		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	
		A-IRB	F-IRB	A-IRB	F-IRB										
1		Moratoria - Actual 31/12/2020													
2		Central banks													
3		Central governments													
4		Institutions													
5		Corporates													
6		Corporates - Of Which: Specialised Lending													
7		Corporates - Of Which: SME													
8		Retail													
9		Retail - Secured on real estate property													
10		Retail - Secured on real estate property - Of Which: SME													
11		Retail - Secured on real estate property - Of Which: non-SME													
12		Retail - Qualifying Revolving													
13		Retail - Other Retail													
14		Retail - Other Retail - Of Which: SME													
15		Retail - Other Retail - Of Which: non-SME													
16		Equity													
17		Securitisation													
18		Other non-credit obligation assets													
19		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual 31/12/2020													Coverage Ratio Stage 3 exposure
		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	
		A-IRB	F-IRB	A-IRB	F-IRB										
20		Moratoria - Actual 31/12/2020													
21		Central banks													
22		Central governments													
23		Institutions													
24		Corporates													
25		Corporates - Of Which: Specialised Lending													
26		Corporates - Of Which: SME													
27		Retail													
28		Retail - Secured on real estate property													
29		Retail - Secured on real estate property - Of Which: SME													
30		Retail - Secured on real estate property - Of Which: non-SME													
31		Retail - Qualifying Revolving													
32		Retail - Other Retail													
33		Retail - Other Retail - Of Which: SME													
34		Retail - Other Retail - Of Which: non-SME													
35		Equity													
36		Securitisation													
37		Other non-credit obligation assets													
38		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual 31/12/2020													Coverage Ratio Stage 3 exposure
		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	
		A-IRB	F-IRB	A-IRB	F-IRB										
39		Moratoria - Actual 31/12/2020													
40		Central banks													
41		Central governments													
42		Institutions													
43		Corporates													
44		Corporates - Of Which: Specialised Lending													
45		Corporates - Of Which: SME													
46		Retail													
47		Retail - Secured on real estate property													
48		Retail - Secured on real estate property - Of Which: SME													
49		Retail - Secured on real estate property - Of Which: non-SME													
50		Retail - Qualifying Revolving													
51		Retail - Other Retail													
52		Retail - Other Retail - Of Which: SME													
53		Retail - Other Retail - Of Which: non-SME													
54		Equity													
55		Securitisation													
56		Other non-credit obligation assets													
57		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual 31/12/2020													Coverage Ratio Stage 3 exposure
		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	
		A-IRB	F-IRB	A-IRB	F-IRB										
58		Moratoria - Actual 31/12/2020													
59		Central banks													
60		Central governments													
61		Institutions													
62		Corporates													
63		Corporates - Of Which: Specialised Lending													
64		Corporates - Of Which: SME													
65		Retail													
66		Retail - Secured on real estate property													
67		Retail - Secured on real estate property - Of Which: SME													
68		Retail - Secured on real estate property - Of Which: non-SME													
69		Retail - Qualifying Revolving													
70		Retail - Other Retail													
71		Retail - Other Retail - Of Which: SME													
72		Retail - Other Retail - Of Which: non-SME													
73		Equity													
74		Securitisation													
75		Other non-credit obligation assets													
76		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual 31/12/2020													Coverage Ratio Stage 3 exposure
		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	
		A-IRB	F-IRB	A-IRB	F-IRB										
77		Moratoria - Actual 31/12/2020													
78		Central banks													
79		Central governments													
80		Institutions													
81		Corporates													
82		Corporates - Of Which: Specialised Lending													
83		Corporates - Of Which: SME													
84		Retail													
85		Retail - Secured on real estate property													
86		Retail - Secured on real estate property - Of Which: SME													
87		Retail - Secured on real estate property - Of Which: non-SME													
88		Retail - Qualifying Revolving													
89		Retail - Other Retail													
90		Retail - Other Retail - Of Which: SME													
91		Retail - Other Retail - Of Which: non-SME													
92		Equity													
93		Securitisation													
94		Other non-credit obligation assets													
95		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual 31/12/2020													Coverage Ratio Stage 3 exposure
		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	
		A-IRB	F-IRB	A-IRB	F-IRB										
96		Moratoria - Actual 31/12/2020													
97		Central banks													
98		Central governments													
99		Institutions													
100		Corporates													
101		Corporates - Of Which: Specialised Lending													
102		Corporates - Of Which: SME													
103		Retail													
104		Retail - Secured on real estate property													
105		Retail - Secured on real estate property - Of Which: SME													
106		Retail - Secured on real estate property - Of Which: non-SME													
107		Retail - Qualifying Revolving													
108		Retail - Other Retail													
109		Retail - Other Retail - Of Which: SME													
110		Retail - Other Retail - Of Which: non-SME													
111		Equity													
112		Securitisation													
113		Other non-credit obligation assets													
114		IRB TOTAL													



















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

Intesa Sanpaolo S.p.A.

Table for Intesa Sanpaolo S.p.A. showing IRB metrics for 31/12/2021, 31/12/2022, and 31/12/2023 across various asset categories like Central banks, Institutions, Corporates, and Retail.

Table for ITALY showing IRB metrics for 31/12/2021, 31/12/2022, and 31/12/2023 across various asset categories like Central banks, Institutions, Corporates, and Retail.

Table for SLOVAKIA showing IRB metrics for 31/12/2021, 31/12/2022, and 31/12/2023 across various asset categories like Central banks, Institutions, Corporates, and Retail.

Table for UNITED STATES showing IRB metrics for 31/12/2021, 31/12/2022, and 31/12/2023 across various asset categories like Central banks, Institutions, Corporates, and Retail.

Table for CROATIA showing IRB metrics for 31/12/2021, 31/12/2022, and 31/12/2023 across various asset categories like Central banks, Institutions, Corporates, and Retail.

Table for SPAIN showing IRB metrics for 31/12/2021, 31/12/2022, and 31/12/2023 across various asset categories like Central banks, Institutions, Corporates, and Retail.





















2021 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

Table for Intesa Sanpaolo S.p.A. showing credit risk metrics for 2021 and 2022 under the Adverse Scenario. Columns include exposure stages (1-3) and coverage ratios for 31/12/2021, 31/12/2022, and 31/12/2023. Rows list various asset classes like Central banks, Public sector entities, and Retail.

Table for ITALY showing credit risk metrics for 2021 and 2022 under the Adverse Scenario. Columns include exposure stages (1-3) and coverage ratios for 31/12/2021, 31/12/2022, and 31/12/2023. Rows list various asset classes like Central banks, Public sector entities, and Retail.

Table for SLOVAKIA showing credit risk metrics for 2021 and 2022 under the Adverse Scenario. Columns include exposure stages (1-3) and coverage ratios for 31/12/2021, 31/12/2022, and 31/12/2023. Rows list various asset classes like Central banks, Public sector entities, and Retail.

Table for UNITED STATES showing credit risk metrics for 2021 and 2022 under the Adverse Scenario. Columns include exposure stages (1-3) and coverage ratios for 31/12/2021, 31/12/2022, and 31/12/2023. Rows list various asset classes like Central banks, Public sector entities, and Retail.

Table for CROATIA showing credit risk metrics for 2021 and 2022 under the Adverse Scenario. Columns include exposure stages (1-3) and coverage ratios for 31/12/2021, 31/12/2022, and 31/12/2023. Rows list various asset classes like Central banks, Public sector entities, and Retail.









## 2021 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

Row Num		(mln EUR)	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
1	Exposure values	SEC-IRBA	23,101						
2		SEC-SA	8,865						
3		SEC-ERBA	601						
4		SEC-IAA	0						
5		<b>Total</b>	<b>32,567</b>						
6	REA	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		SEC-ERBA	1,427	1,688	1,617	1,641	2,163	2,483	2,673
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>11,137</b>	<b>12,774</b>	<b>13,022</b>	<b>13,801</b>	<b>15,194</b>	<b>19,555</b>	<b>22,499</b>	
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.

Row Number	(mln EUR)	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
1	Risk exposure amount for credit risk	301,749	303,386	303,634	304,413	305,806	311,494	314,757
2	Risk exposure amount for securitisations and re-securitisations	11,137	12,774	13,022	13,801	15,194	19,555	22,499
3	Risk exposure amount other credit risk	290,612	290,612	290,612	290,612	290,612	291,939	292,258
4	Risk exposure amount for market risk	18,631	18,631	18,631	18,631	20,667	20,694	20,701
5	Risk exposure amount for operational risk	27,559	27,559	27,559	27,559	31,312	31,312	31,312
6	Other risk exposure amounts	580	580	580	580	580	580	580
7	<b>Total risk exposure amount</b>	<b>348,519</b>	<b>350,155</b>	<b>350,403</b>	<b>351,182</b>	<b>358,365</b>	<b>364,079</b>	<b>367,349</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>347,071</b>	<b>349,119</b>	<b>349,884</b>	<b>351,182</b>	<b>358,820</b>	<b>364,307</b>	<b>367,349</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>348,519</b>	<b>350,155</b>	<b>350,403</b>	<b>351,182</b>	<b>358,365</b>	<b>364,079</b>	<b>367,349</b>







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

Intesa Sanpaolo S.p.A.

Row Number		(mln EUR)						
		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	
1	<b>Net interest income</b>	7,717	8,505	8,282	8,142	7,516	7,551	7,432
2	Interest income	10,134	11,384	11,169	11,146	11,677	11,930	11,957
3	Interest expense	-2,417	-2,879	-2,887	-3,005	-4,162	-4,379	-4,526
4	<b>Dividend income</b>	86	91	91	91	69	69	69
5	<b>Net fee and commission income</b>	8,265	9,256	9,256	9,256	8,264	7,839	8,127
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	832	602	602	602	-435	363	360
7	<b>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</b>					-1,168		
8	<b>Other operating income not listed above, net</b>	1,259	1,024	1,024	1,024	953	1,019	1,019
9	<b>Total operating income, net</b>	18,159	19,478	19,256	19,115	15,198	16,840	17,006
10	<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
11	<b>Other income and expenses not listed above, net</b>	-11,535	-12,304	-12,248	-12,212	-13,982	-13,393	-12,899
12	<b>Profit or (-) loss before tax from continuing operations</b>	2,261	4,173	5,582	5,643	-6,309	-176	-172
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-73	-1,252	-1,675	-1,693	1,893	53	52
14	<b>Profit or (-) loss after tax from discontinued operations</b>	1,137						
15	<b>Profit or (-) loss for the year</b>	<b>3,326</b>	<b>2,921</b>	<b>3,908</b>	<b>3,950</b>	<b>-4,416</b>	<b>-123</b>	<b>-121</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	742	2,059	1,758	1,776	48	48	48
17	<b>Attributable to owners of the parent net of estimated dividends</b>	2,583	862	2,150	2,173	-4,465	-172	-169
18	Memo row: Impact of one-off adjustments		2,127	2,127	2,127	2,127	2,127	2,127
19	Total post-tax MDA-related adjustment		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
Row Number	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

Row Number	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

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