INTESA M SANPAOLO

PRESS RELEASE

INTESA SANPAOLO: 2021 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 3 December 2021 – Intesa Sanpaolo notes the announcement made today by the European Banking Authority regarding the information of the 2021 EU-wide Transparency Exercise.

Background EU-wide Transparency Exercise

The EBA Board of Supervisors approved the package for the EU-wide Transparency Exercise, which since 2016 is performed on an annual basis and published along with the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

The templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular supervisory reporting channels, and to add specific information as required to further clarify individual data.

Investor Relations +39.02.87943180 <u>investor.relations@intesasanpaolo.com</u> Media Relations +39.02.87962326 <u>stampa@intesasanpaolo.com</u>

group.intesasanpaolo.com



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



Key Metrics

Intesa Sanpaolo S.p.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	50,325	51,070	50,080	48,992	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,192	48,941	48,568	47,474	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	57,821	58,556	56,300	55,257	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	55,689	56,427	54,789	53,739	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	67,097	67,933	65,623	64,776	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,838	66,773	65,016	64,170	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	342,251	347,072	336,062	329,748	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	343,750	348,519	337,072	330,715	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.70%	14.71%	14.90%	14.86%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.02%	14.04%	14.41%	14.35%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.89%	16.87%	16.75%	16.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.20%	16.19%	16.25%	16.25%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.60%	19.57%	19.53%	19.64%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.15%	19.16%	19.29%	19.40%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	881,054	814,646	786,344	805,410	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.56%	7.19%	7.16%	6.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Intesa Sanpaolo S.p.A.

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	57,821	58,556	56,300	55,257	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	55,689	56,427	54,789	53,739	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	881,054	814,646	786,344	805,410	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	878,692	812,646	784,846	803,826	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	7.2%	7.2%	6.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.9%	7.0%	6.7%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Intesa Sanpaolo S.p.A.

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	67.097	67,933	65.623	64.776	C 01.00 (r010.c010)	Articles 4(118) and 72 of CRR
-	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	50,325	51,070	50,080	48,992	C 01.00 (1920.c010)	Article 50 of OR
-	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	37,253	37,266	37,268	37,109	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
-	A.1.2	instruments) Retained earnings	24,648	23,128	23,139	23,535	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of ORR
-	A.1.3	Accumulated other comprehensive income	-298	294	38	185	C 01.00 (r180,c010)	Articles 4(100), 25(1) point (d) and 36 (1) point (l) of CRR
-	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r200,c010)	Articles 4(137) and 26(1) point (e) of CRR
-	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210.c010)	Articles 4(112), 26(1) point (7) and 36 (1) point (1) of CBR
-	A.1.6	Minority interest given recognition in CET1 capital	31	31	32	7	C 01.00 (r230.c010)	Article 84 of OR
-	A.1.7	Adjustments to CET1 due to prudential filters	662	707	528	506	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
-	A.1.8	(-) Intangible assets (including Goodwill)	-8,524	-6,760	-6,751	-8,029	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
-	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,619	-1,824	-1,817	-1,867	C 01.00 (r370,c010)	ar CDR Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-268	-299	-288	-293	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
-	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
-	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
-								
-	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-100	-104	-84	-106	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (1) and 81 to 51 of CRE; Articles 36(1) point (b) (1), 32(1) point (b), 34(1) point (b) and 258 of CRE; Articles 35(1) point (b) (a) and 278() of CRE; Articles 36(1) point (b) (v) and 153(8) of CRE and Articles 36(1) point (b) (v) and 155(4) of CRE.
	A.1.14.1	Of which: from securitisation positions (-)	-100	-104	-84	-106	C 01.00 (r460,c010)	Articles $36(1)$ point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
-	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
-	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
-	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of OR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures				-27	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47: CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
-	A.1.18C	(-) Other foreseeable tax charges				-242	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
-	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
-	A.1.20	CET1 capital elements or deductions - other	-327	-232	-232	-40	C 01.00 (r529,c010)	•
-	A.1.21	Transitional adjustments	2,133	2,129	1,512	1,518	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
-	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
-	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
-	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,133	2,129	1,512	1,518	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
-	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,496	7,486	6,220	6,265	C 01.00 (r530,c010)	Article 61 of ORR
-	A.2.1	Additional Tier 1 Capital instruments	7,496	7,486	6,220	6,265	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
-	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	57,821	58,556	56,300	55,257	C 01.00 (r015,c010)	Article 25 of CRR
-	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,276	9,377	9,323	9,519	C 01.00 (r750,c010)	Article 71 of CRR
-	A.4.1	Tier 2 Capital instruments	9,531	9,632	9,598	9,834	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	618	714	630	596	$\begin{array}{l} C \; 0.1.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 0.1.00 \; (r930,c010) + C \; 0.1.00 \; (r940,c010) + \\ C \; 0.1.00 \; (r950,c010) + C \; 0.1.00 \; (r970,c010) + \\ C \; 0.1.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \\ \end{array}$	
-	A.4.3	Tier 2 transitional adjustments	-873	-969	-905	-912	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	342,251	347,072	336,062	329,748	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	-1,499	-1,447	-1,011	-967	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.70%	14.71%	14.90%	14.86%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.89%	16.87%	16.75%	16.76%	CA3 (3)	
0771 0	C.3	TOTAL CAPITAL RATIO (transitional period)	19.60%	19.57%	19.53%	19.64%	CA3 (5)	· ·
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	48,192	48,941	48,568	47,474	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.02%	14.04%	14.41%	14.35%	[0.1]/[8-8.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,133	2,129	1,512	1,518	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-873	-969	-905	-912	C 05.01 (r440,c030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1,499	-1,447	-1,011	-967	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	281,793	282,105	270,633	271,641	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (040, c260, s001) + C 08.01 (050, c260, s001) + C 08.01 (040, c260, s001) + C 08.01 (040, c260, s002) - C 08.01 (050, c260, s002), + C 08.01 (050, c260, s002)]-[C 02.00 (0470, c010)] - C 02.00 (0440, c010)]
Of which the standardised approach	91,023	94,612	94,295	90,874	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,199	999	1,056	1,209	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	159,841	154,835	144,647	145,244	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	29,731	31,659	30,635	34,314	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	7,086	7,060	6,111	6,968	C 07.00 (7090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (r450, c260, s002) + C 02.00 (r450, c260) s002 + C 02.00 (r450, c260) s002) + C 02.00 (r450, c260) s002 + C 02.00
Credit valuation adjustment - CVA	1,022	917	718	411	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	7,762	9,842	9,372	8,536	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	17,995	19,009	21,317	15,437	C 02.00 (R520, c010)
Of which the standardised approach	2,506	2,290	2,397	1,618	C 02.00 (R530, c010)
Of which IMA	15,489	16,719	18,920	13,819	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,302	1,296	1,431	1,069	C 1800_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	26,282	27,559	27,559	26,378	C 02.00 (R590, c010)
Of which basic indicator approach	617	636	636	530	C 02.00 (R600, c010)
Of which standardised approach	3,415	4,077	4,077	3,479	C 02.00 (R610, c010)
Of which advanced measurement approach	22,250	22,847	22,847	22,369	C 02.00 (R620, c010)
Other risk exposure amounts	309	580	353	378	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	342,251	347,072	336,062	329,748	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





2021 EU-wide Transparency Exercise P&L Intesa Sanpaolo S.p.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(mln EUR) Interest income	7,357	10,134	2,571	5,184
Of which debt securities income	1,025	1.340	310	640
Of which loans and advances income	6,557	8,968	2,232	4,434
Interest expenses	1.786	2,417	580	1,192
(Of which deposits expenses)	654	842	173	360
(of which debt securities issued expenses)	1,136	1,446	337	662
(Expenses on share capital repayable on demand)	-,	-,	0	0
Dividend income	69	86	29	82
Net Fee and commission income	5,669	8,265	2,387	4,778
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	761	666	572	710
Gains or (-) losses on financial assets and liabilities held for trading, net	652	832	142	274
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	107	-4	26	96
Gains or (-) losses from hedge accounting, net	64	76	45	45
Exchange differences [gain or (-) loss], net	-199	-251	197	163
Net other operating income /(expenses)	545	772	271	471
TOTAL OPERATING INCOME, NET	13,240	18,159	5,660	10,611
(Administrative expenses)	6,640	11,191	2,553	5,098
(Cash contributions to resolution funds and deposit guarantee schemes)	683	709	300	419
(Depreciation)	901	1,302	357	690
Modification gains or (-) losses, net	-13	-29	-12	-19
(Provisions or (-) reversal of provisions)	233	778	93	138
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	12	-3	-33	-60
(Other provisions)	221	781	126	198
Of which pending legal issues and tax litigation ¹	0	194	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,670	4,363	440	1,076
(Financial assets at fair value through other comprehensive income)	13	8	7	10
(Financial assets at amortised cost)	2,657	4,355	432	1,066
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	13	996	3	27
(of which Goodwill)	0	981	0	0
Negative goodwill recognised in profit or loss	3,365	2,505	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	484	767	274	521
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,935	2,062	2,175	3,666
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,269	2,189	1,536	3,047
Profit or (-) loss after tax from discontinued operations	1,136	1,137	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,405	3,326	1,536	3,047
Of which attributable to owners of the parent	6,376	3,277	1,516	3,023

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(min EUR)	į	ls of 30/09/202	20			As of 31/	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierarc	hy		Fa	ir value hieraro	hy		Fa	ir value hieraro	ihy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	71,675				97,241				119,070				136,816				IAS 1.54 (i)
Financial assets held for trading	57,107	25,040	31,511	555	53,619	21,861	31,353	404	51,369	23,677	27,320	372	55,809	30,568	24,958	283	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,770	1,229	1,270	3,272	5,441	1,029	1,435	2,978	5,807	1,345	1,308	3,153	5,677	1,105	1,302	3,271	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1	0	1	0	3	0	1	2	3	0	1	1	4	0	1	3	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	80,953	72,291	8,156	506	57,865	49,688	7,747	430	61,175	52,844	7,920	411	67,274	58,556	8,327	391	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	552,952				528,611				528,162				529,603				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,338	0	1,323	15	1,134	1	1,118	15	1,069	2	1,054	12	1,173	0	1,161	12	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,404				2,400				1,418				1,231				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	51,009				79,944				54,733				54,312				
TOTAL ASSETS	824,209				826,259				822,804				851,899				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

EBA EUROPEAN BANKING AUTHORNITY

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying am	ount	Accu	imulated impa	irment	Gro	ss carrying amo	ount	Accu	mulated impain	nent	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk sino	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	74,082	2,721	45	-33	-28	-44	52,620	1,314	44	-27	-15	-44	56,442	1,047	45	-31	-12	-44	61,678	1,161	35	-24	-10	-35	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	301	28	2	-3	-1	-1	219	57	4	-2	-1	-4	368	28	4	-1	-1	-4	819	31	0	-1	-1	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	40,712	7,931	91	-26	-53	-58	45,196	7,668	88	-37	-61	-57	43,829	6,310	91	-38	-57	-58	42,596	5,523	90	-33	-48	-57	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	420,283	69,640	35,607	-941	-1,758	-18,477	395,803	71,913	21,107	-827	-2,017	-10,165	399,899	70,419	20,941	-850	-2,077	-10,246	405,673	68,769	18,941	-877	-2,059	-9,509	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	57,031	59,153	53,638	57,427	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,978	3,032	3,116	3,361	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	658,830	633,118	665,663	688,029	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8,004	7,088	5,497	5,019	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	918	733	422	362	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,468	7,000	7,262	6,874	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,670	2,039	2,084	1,389	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	19,636	12,184	15,909	22,887	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	35,676	3,585	78	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	755,535	760,023	757,177	785,427	IAS 1.9(b);IG 6
TOTAL EQUITY	68,674	66,236	65,627	66,471	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	824,209	826,259	822,804	851,899	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		46,596	45,475	38,732	36,401	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	144	144	213	126	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	13,261	15,801	15,747	21,885	Annex V.Part 1.31
	Central banks	86,748	86,235	121,239	133,059	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	172	332	235	529	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,060	8,239	8,048	8,578	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,509	6,795	6,610	7,315	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	31,463	29,298	29,137	31,195	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	8,330	8,892	8,586	8,672	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	36,238	35,677	37,005	40,079	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	26,568	27,901	29,254	31,331	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	130,463	126,574	122,307	123,851	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	116,279	113,821	111,005	114,354	ECB/2013/33 Annex 2.Part 2.9.1
	Households	266,409	252,875	257,832	261,090	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	248,181	235,689	240,992	245,085	Annex V.Part 1.42(f), 44(c)
Debt securities issued		104,764	99,473	94,255	94,896	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	11,719	11,919	12,144	12,687	Annex V.Part 1.37
Other financial liabilities		2,697	2,600	3,400	2,676	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		726,843	702,390	727,914	753,836	

2021 EU-wide Transparency Exercise Market Risk

Intesa Sanpaolo S.p.A.

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			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR (A	Aemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk	2.139 749 1,387	2.043 658 1,383	575 227 348	161 59 102	732 252 480	249 61 188							482 154 328	119 49 71	713 229 483	181 72 109						
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	54 34 21 137	19 3 16	94 0 94	33 0 33	43 0 43	17 0 17							94 0 94	0 22	42 0 42	14 0 14						
Commodities risk	16 2.346	15 2.123	12 478	4	9 576	4 246	186	148	0	0	0	15.489	13 434	6 88	9 589	6 138	315	210	0	0	0	16,719
	As of 31/03/2021	As of 30/06/2021				As of 31/										As of 30/0						
Traded Debt Instruments	2,051	1,278	550	121	907	228							289	61	931	285						
Of which: General risk	532	126	184	26	278	51							82	18	217	60						
Of which: Specific risk	1,518	1,152	366	95	629	177							207	43	715	225						
Equities Of which: General risk	17	7	111	32	83	27							60	14	79	16						
Of which: General risk	4	1	111	32	83	27							60	14	79	16						
Foreign exchange risk	111	126	0	0	0	0							ő	0	0	0						
Commodities risk Total	18 2.196	21 1.433	24 442	9	12 670	9	402	232	0	0	0	18.920	28	7	19 686	231	183	162	0	0	0	13.819
Total	2,196	1/433	442	111	0/0	133	402	252			J	10,920	230	39	000	231	103	102	J	J	J	13,019

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Intesa Sanpaolo S.p.A.

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	12/2020	
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	185,215	222,590	21,262		192,188	235,318	23,894	
	Regional governments or local authorities	2,137	1,724	458		2,304	1,697	452	
	Public sector entities	2,883	1,161	827		2,966	1,311	814	
	Multilateral Development Banks	3,420	3,598	0		3,131	3,348	0	
	International Organisations	135	135	0		619	619	0	
	Institutions	29,643	21,170	3,938		24,154	17,013	3,363	
	Corporates	58,600	32,808 6.575	30,317		53,254 9,995	31,965 6.074	29,314 5,209	
	of which: SME Retail	10,389 23,904	6,5/5	5,612 10,254		9,995	6,074	5,209 9,539	
	of which: SME	5,598	3,789	2,373		4,539	2.897	9,339	
Consolidated data	or which: SME Secured by mortgages on immovable property	5,896	5,786	2,373		9,339 5.961	5.829	2,161	
	of which: SME	1.863	1.804	730		1,743	1,690	635	
	Exposures in default	4,477	2,070	2,295	2,282	4,231	1,679	1,851	2.46
	Tems associated with narticularly high risk	852	746	1,119		782	744	1,116	
	Covered bonds	1.922	1.921	232		1.897	1.895	230	
	Claims on institutions and cornorates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CIU)	4,735	3,705	2,909		5,995	4,420	3,921	
	Eaulty	2,889	2,889	4,103		3,351	3,350	5,599	
	Other exposures	21,665	21,531	12,314		22,268	22,148	13,325	
	Standardised Total ²	348,373	336,336	92,180	3,127	347,279	345,799	95,580	3,270

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		Standardisco Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	Central governments or central banks	113,853	152,398			130,003	174,507	18,390		
	Regional governments or local authorities	1,193	679	135		1,431	695	138		
	Public sector entities	1,755	719	520		1,813	845	509		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	8,898	3,893	1,299		7,491	3,541	1,266		
	Corporates	31,626	12,990	11,968		26,265	11,760	10,958		
	of which: SME	6,104	3,506	2,872		5,887	3,145	2,590		
	Retail	11,656	5,493	3,742		12,078	5,688	3,180		
ITALY	of which: SME	3,378	2,122	1,214		3,252	2,005	1,147		
117421	Secured by mortoages on immovable property	2,695	2,635	1,031		2,690	2,585	1,009		
	of which: SME	1,625	1,58/	601 1.705	1.591	1,586 2,938	1,543 1.076	584 1.179	1	
	Exposures in default	3,199				2,938			1	
	Items associated with particularly high risk	536	485	727		384 372	368	552		
	Covered bonds	392	391	45		3/2	371	43		
	Claims on institutions and corporates with a ST credit assessment	2,398	1.675	1,734		3,420	2,345	2.603		
	Collective investments undertakings (CIU)	2,398	2,480	1,/34		3,420	2,3%	2,603		
	Eaulty Other exposures	2,481	2,480	3,298		3,011 19.685	3,009	4,8/3		
		19,179	19,1/1	10,918			19,681	11,828		
	Standardised Total ²				1,855	er er ovoft sick mitisation toch			2,0	

account any effect due to credit conversion factors or credit risk m cludes those for securistisation exposures, additional valuation adju ⁽²⁾ Onomes can ⁽²⁾ Total value adjus consciences, but inc² ioation techniques (e.o. substitution effe ments (AVAs) and other own funds redu ed to the nents and provisions per o des general credit risk adj

			As of 30/	09/2020			As of 31,	/12/2020	
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	9,301	9,101	1		7,725	7,525	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	808	593	175		628	414	163	
	Corporates	995	764	575		1,102	925	748	
	of which: SME	17	17	11		26	26	18	
	Retail	13	6	5		14	7	5	
UNITED STATES	of which: SME	1	1	0		1	1	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exoosures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	35	35	52		33	33	49	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	132	103	103		294	187	187	
	Eaulty	1	1	1		0	0	0	
	Other exposures	33	33	8		18	18	8	
	Standardised Total ²				6				1

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FRANCE Contract events of excell advances Contract events Contrevents Cont						Scandardise	e Approach			
FRANCE Contract events of excell advances Contract events Contrevents Cont				As of 30/	09/2020			As of 31,	/12/2020	
Carbon downments or central basis 2,313 2,664 0 6,272 6,575 1 Mail controls 6		(min File %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
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Rathine 2,06 3,81 648 5,100 3,766 2,376 Graphata Graphata <td< th=""><th></th><th></th><th>0</th><th>0</th><th>0</th><th></th><th>0</th><th>0</th><th>0</th><th></th></td<>			0	0	0		0	0	0	
Comparison Compari			0	0	0		0	0	0	
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Comparison of the second second

					Standardis	ed Approach			
			As of 30	09/2020			As of 31	/12/2020	
	(min EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central developments or canaral banks Machan of anormatics of local antibations Machan of anormatics of local antibations Machan of local mathematics in antibations Central field of local antibations Statistics of local Assal Secure of local statistics Secure of local statistics Concerner local statistics	17,921 34 0 0 228 230 2 4 2 0 0 0 0 0 0 0 0 0 0 0 0 0	17,930 233 0 227 200 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0	•	11,946 41 0 249 268 2 4 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11,555 235 2455 1 1 1 1 0 0 0 0 0 3 3 3 3 0 0 0 0 0 0 0	0 6 7 135 233 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				3				3
		⁽¹⁾ Original exposure, unlike Exp ⁽²⁾ Total value adjustments an exposures, but includes gene exposures, but includes gene	provisions per country of cou			ors or credit risk mitioation tech nal valuation adjustments (AVA			



Intesa Sanpaolo S.p.A.

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central oovernments or central banks	2,054	2,085	129		1,542	1,538	143		
	Regional governments or local authorities	157	135	27		144	126	25		
	Public sector entities Multilateral Development Banks	6		4		5	3	3		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	1	1	1		3	2	1		
	Corporates	700	508	508		728	527	527		
	of which: SME	19	18	18		21	21	20		
	Retall	1,993	1,790	1,342		1,927	1,743	1,307		
SLOVAKIA	of which: SME	40	38	29		42	40	30		
520174431	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default	261	124	130	136	252	115	120	13	
	Items associated with particularly high risk			1.50	1.50					
	Covered bonds	75	- 75	13		75	75	13		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	487	372	199		507	399	219		
	Standardised Total ²	(1) Original exposure, unlike Ex			302				283	

¹⁰ Ontoil econer, while Second value, it records Softwar takes this account are while due to constrain factors or count rule inductors between the second rule. The second rule is a substation when the second rule is a substation

		Standardised Approach								
			As of 30)	09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2,749	2,885	0		1,589	1,715	0		
	Regional governments or local authorities Public sector entities	10	0	15		0		20		
	Multilateral Development Banks	0	0	0		0	c	0		
	International Oroanisations Institutions	0 3,222	0 3.166	0 391		0 2,766	2,605	0 276		
	Corporates	1,047	941	911		885	842	805		
	of which: SME Retail	7	6	5		11	10	8		
CEDMANN/	Retail of which: SME	2	1	1		2	2	1		
GERMANY	Secured by mortgages on immovable property	1	1	1		1	1	0		
	of which: SME Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	-	2	1	2	-	
	Covered bonds	23	23	2		23	23	2		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0		0		
	Eaulty	0	0	0		0	a	0		
	Other exposures	4	4	4		4	4	4		
	Standardised Total ²				2					

¹⁰ Octain annexes, while finanzes waits, is recorded larger takes to be accounted and the date to end counter that or excell nike inclusion technicum. It is, a substitution effects.
¹⁰ Octain annexes, while finanzes waits, is recorded larger takes to be accounted and accounted and accounted and accounted and accounted ac

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central exercision in creating backs Radie assortments Radie assortments Radie assortments Sector and Sector and Radie Sector Sector and Sector and Sector Sector and Sector Sector and Sector Sector and Sector and Sector and Sector Sector and Sector Sector and Sector Sec Sector Sector Sector Sector Sec Sector Sector Sec Sector Sector Sector Sector Sec Sector Sector Sector Sector Sec Sector Sector	723 0 0 0 5,457 2,595 18 12 1 3 0 0 0 16 0 0 0 16 0 0 16 0 0 1 0 3 16 0 0 1 3 3 2 2 3 2 3 2 3 2 3 2 3 2 3 3 2 3 2	0 0 0 0 0 0 0 0 1,720 1 1 7 1 7 1 3 1 3 0 0 0 0 4 146 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 7 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1455 1,443 2 0 1 0 0 7 7 15 8 8 4 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8		721 0 0 0 2,555 7,752 2,655 67 11 1 1 3 0 0 0 0 165 0 0 0 165 0 9 4 0 9 4 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 1,935 67 4 1 1 2 0 0 0 0 166 88 8 8 8 8 3 3 3		•
	Chandra de adore de Tabali				16				14

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					Scandardise	a Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	3,756	4,349	43		4,695	5,280	51	
	Regional governments or local authorities	209	265	53		222	293	59	
	Public sector entities	604	59	30		596	55	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	31	18		151	118	58	
	Corporates	2,845	2,346	2,346		3,035	2,513	2,510	
	of which: SME	1,432	1,167	1,167		1,456	1,162	1,162	
	Retail	3,677	2,856	2,142		3,595	2,778	2,084	
CROATIA	of which: SME	88	79	59		81	71	54	
CROATIA	Secured by mortgages on immovable property	1,145	1,142	400		1,214	1,208	423	
	of which: SME	6	6	2		8	7	3	
	Exposures in default	443	175	185	255	482	231	264	237
	Items associated with particularly high risk	36	22	33		48	39	58	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	9	9	9		2	2	2	
	Other exposures	542	533	223	250	547	539	242	117

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		Standardised Approach							
			As of 30/	09/2020			As of 31)	12/2020	
	(min File %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,229	811	2		1,411	932	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	4	0		0	11	0	
	International Organisations	16	16	0		0	0	0	
	Institutions	469	173	75		396	204	90	
	Corporates	2,061	1,645	1,519		1,948	1,390	1,315	
	of which: SME	6	6	4		69	41	33	
	Retail	4	3	2		13	7	5	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
Loneriboonto	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exoosures in default		110	166	1	174	1	1 260	0
	Items associated with particularly high risk	110	110	166			1/4	260	
	Covered bonds	50	50	5		50	50	5	
1	Claims on institutions and corporates with a ST credit assessment	1.778	1.541	701		1,784	1.418	678	
	Collective investments undertakings (CIU)	1,//6	1,941	701		1,701	1,410	0/0	
	Equity	6/ 266	6/	204		235	235	186	
1	Other exposures	200	2bb	204		235	255	186	

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			Standardised Approach								
			As of 30	09/2020			As of 31,	/12/2020			
	(min F18 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	Central governments or central banks	2,774	2.738	2,090		3.049	2.861	2.241			
	Regional governments or local authorities	0	0	0			0				
	Public sector entities	77	51	45		71	42	38			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	163	127	127		130	93	93			
	Corporates	1,935	1,127	1,083		2,151	1,150	1,005			
	of which: SME	434	208	160		609	222	170			
	Retail	1,762	691	485		1,719	693	484			
EGYPT	of which: SME	250	197	115		259	204	119			
LOITT	Secured by mortgages on immovable property	5	5	2		1	1	0			
	of which: SME	137	0	0		133	0	0			
	Exposures in default	13/	55	55	64	133	56	56			
	Items associated with particularly high risk Covered bonds	12	41	10		14	33	37			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	3	3	3		3	3	3			
	Equity	6	-	12		5	-	- 7			
	Other exposures	414	414	339		430	430	351			
	Standardised Total ²				104				10		

¹¹⁷ Drivinal econours, unitie Econour value. Is recorded before takino into account an effect due to cell conversion factors or cells risk initiation effects.
¹¹⁷ Total value additionation and construct or constructive conducts those for excisitation econours, additional valuation additional other one funds inductions related to the exposures, bit informations presented on the displantement.



Intesa Sanpaolo S.p.A.

		Standardised Approach								
			As of 31	03/2021			As of 30	06/2021		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	kisk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	rusk exposure amount	Value adjustments and provisions	
	Central governments or central banks	214,864	260,121	23,590		237,380	285,619	22,942		
	Regional governments or local authorities	1,532	1,403	389		1,116 1,996	1,185	331		
	Public sector entities Multilateral Development Banks	2,65/ 3,126	1,438 3,362	/84		2,951	1,058	/22		
	International Organisations	816	816	0		1,205	1,205	0		
	Institutions	20.861	17.940	3.597		24,404	19,124	5.377		
	Corporates	53,985	32,292	29,906		52,697	30,571	28,195		
	of which: SME	10,119	6,057	5,223		11,438	6,886	5,840		
	Retail	24,319	14,498	9,532		26,657	14,767	10,026		
Consolidated data	of which: SME	4,636	3,030	1,760		3,940	1,961	1,149		
consolidated data	Secured by mortgages on immovable property	6,194	6,079 1,997	2,235		6,918	6,415	2,358		
	of which: SME	1,645	1,997	593 1.786	2,498	1,465 3,803	1,416	513	2.4	
	Exposures in default Items associated with particularly high risk	799	748	1,123		574	1,289	738	2,9	
	Items associated with particulariv high risk Covered bonds	1.837	1,836	1,123		1,798	1.797	738		
	Claims on institutions and comorates with a ST credit assessment	1,037	1,000	0		1,7.20	0	0		
	Collective investments undertakings (CIU)	6,249	4,600	3,887		3,476	3,012	5,631		
	Equity	3,048	3,047	5,327		1,572	1,572	1,935		
	Other exposures	19,640	19,520	12,747		19,206	19,085	12,308		
	Standardised Total ²	364,143	369,317	95,127	3,358	385,752	390,442	92,225	3,34	

Standardised Approach									
	As of 31,	03/2021		As of 30/06/2021					
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	198,880	18,275		169,509		17,303			
	416	83				43			
1,184	639	416		597	400	376			
0	0	0		0	0	0			
U	0	0		0	0	0			
26,050		10,880		26,369					
	2,923								
3,259	2,029	1,160		2,538					
				2,765					
				1,260			1		
			1,825				1		
		663				391			
385	385	44		162	383	44			
1 1 2	0	0		1 (00	1 214	1 770			
17,149	17,147	11,297			16,542	10,834	2		
Control conversionship or control autobiotics Additional anonyments of local autobiotics Additional anonyments of local autobiotics Additional autobiotics Additional autobiotics for autobiotics for autobiotics for all anonyments and anonyments encountry of autobiotics for all anonyments and anonyments encountry of autobiotics Control should another Control should another Control should another Control should another Control should another Control should Control should Con	Carlot incomments for exect of labor. 152010 Solicital comments for exect of labor. 152010 Advise scale exections. 1,538 Malkinskine exections. 0,538 Malkinskine exections. 0,538 Malkinskine exections. 0,538 Conventions. 4,538 Conventions. 1,538 Karal. 0,538 Conventions. 1,538 Conventions. 1,538 Conventions. 1,538 Conventions. 1,538 Conventions. 1,539 Conventions. 1,530 Conventions. 1,530 Conventions. 1,530 Conventions. 1,530 Conventins. 1,530	Chill Di Nill Chill Di Nill Poposer Valle Contra sovernment er montelle risk 120.015 198.001 Contra sovernment er montelle risk 168.001 666 666 Aubit contra ettils 168.001 666 666 Aubit contra ettils 1.18 0.00 666 666 Aubit contra ettils 1.18 0.00 60 66 666 <td>Original Expensive Expensive Value Rest Solution Mindows Contral coversments or contral hoskis 152,021 158,000 168,000 Contral coversments for contral hoskis 152,021 158,000 168,000 Add/Interaction 66 66 66 161 Add/Interaction 1 0 0 0 0 Interactional execution file 0 <t< td=""><td>A of 31/03/2021 Conjust P Juliu Value all/stationals and powering of the power</td><td>As of 31/03/2021 Designal Exposure Rate exposure samuel Value affaitments and problems Original Exposure's and problems State (all (b) (b) (b) (b) (b) (b) (b) (b) (b) (b)</td><td>As of 31/5/3/2011 As of 31/5/3/2011 Charles Constrained and an anomaly and anomaly anomaly</td><td>A of 31/23/2021 A of 30/96/2021 A of 30/96/2021 Original Exposure Exposery Value Rait exposure summer Value adjustments are providented Original Exposure Exposure Value Rait exposure summer Value adjustments are providented Original Exposure Exposure Value Rait exposure summer Value adjustments are providented Oppose Value Rait exposure summer Exposery Value Rait exposure summer Participate Partit Participate Pa</td></t<></td>	Original Expensive Expensive Value Rest Solution Mindows Contral coversments or contral hoskis 152,021 158,000 168,000 Contral coversments for contral hoskis 152,021 158,000 168,000 Add/Interaction 66 66 66 161 Add/Interaction 1 0 0 0 0 Interactional execution file 0 <t< td=""><td>A of 31/03/2021 Conjust P Juliu Value all/stationals and powering of the power</td><td>As of 31/03/2021 Designal Exposure Rate exposure samuel Value affaitments and problems Original Exposure's and problems State (all (b) (b) (b) (b) (b) (b) (b) (b) (b) (b)</td><td>As of 31/5/3/2011 As of 31/5/3/2011 Charles Constrained and an anomaly and anomaly anomaly</td><td>A of 31/23/2021 A of 30/96/2021 A of 30/96/2021 Original Exposure Exposery Value Rait exposure summer Value adjustments are providented Original Exposure Exposure Value Rait exposure summer Value adjustments are providented Original Exposure Exposure Value Rait exposure summer Value adjustments are providented Oppose Value Rait exposure summer Exposery Value Rait exposure summer Participate Partit Participate Pa</td></t<>	A of 31/03/2021 Conjust P Juliu Value all/stationals and powering of the power	As of 31/03/2021 Designal Exposure Rate exposure samuel Value affaitments and problems Original Exposure's and problems State (all (b) (b) (b) (b) (b) (b) (b) (b) (b) (b)	As of 31/5/3/2011 Charles Constrained and an anomaly and anomaly	A of 31/23/2021 A of 30/96/2021 A of 30/96/2021 Original Exposure Exposery Value Rait exposure summer Value adjustments are providented Original Exposure Exposure Value Rait exposure summer Value adjustments are providented Original Exposure Exposure Value Rait exposure summer Value adjustments are providented Oppose Value Rait exposure summer Exposery Value Rait exposure summer Participate Partit Participate Pa		

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					Standardis	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	7,234	7,034	1		8,235	8,035	0	
	Public sector entities	4	4	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	588	373	143		685	338	117	
	Corporates	1,087	909	704		817	750	616	
	of which: SME Retail	26	26	18		12	1	1	
	of which: SME	13	8	6		1	10	13	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		8	4	2	
	of which: SME Exposures in default	0	0	0		3	3	1	
	Exposures in default Items associated with particularly high risk	26	26	40	U	25	25	38	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CLU) Equity	5/1	100	100		139	100	301	
	Other exposures	15	15	10		13	13	10	
	Standardised Total ²				6				5

					Standardise	ed Approach			
			As of 31/	/03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5.029	5,343	4		5,346	5,650	4	
	Regional governments or local authorities	45	45	9		43	43	9	
	Public sector entities	488	488	98		344	344	69	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,842	3,756	209		3,967	3,899	225	
	Corporates	679	598	467		1,054	816	595	
	of which: SME	63	59	46		49	25	21	
	Retail of which: SME	2b	9	6		45	15	11	
FRANCE	or which: SME Secured by mortgages on immovable property	10		2		2	2	1	
	of which: SME	1	1	0		/3	25	°	
	or which: SME Exposures in default	u S	1	2	3	ő	0		
	Items associated with particularly high risk	-	-	-	-	-	-	-	-
	Covered bonds	296	298	33		273	273	31	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		2	2	3	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				4

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					Standardis	ed Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Codel allowermouths of central backs Rescales accomment for local altobations Rescales accomment faits Healthead and the second second second Interfacional Constrainties Interfacional Constrainties Conf or static Sec Conf or static Sec Second	12,735 322 2 0 0 287 2 2 2 2 2 2 2 2 2 2 3 2 3 2 3 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12,743 22 2 2 2 2 2 8 2 28 2 2 1 2 2 1 2 2 3 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 1 1 226 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		13,145 49 20 220 512 111 111 111 11 11 11 11 11 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11,154 39 2 0 219 466 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 8 104 4625 104 6 8 8 8 8 8 8 8 8 6 6 6 6 6 8 8 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 7 7 7 8 7 8	0
	Standardised Total ²				3				10
		 Original exposure, unlike E Total value adjustments ar exposures, but includes gene 	d provisions per country of co						



Intesa Sanpaolo S.p.A.

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	2.254	2,250	132		2.446	2.441	126	
	Regional governments or local authorities	145	123	25		138	117	24	
	Public sector entities	5	3	3		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		8	7	2	
	Corporates	736	525	524		738	524	522	
	of which: SME	34	33	32		34	33	31	
	Retail	1,868	1,690	1,268		1,868	1,685	1,265	
SLOVAKIA	of which: SME	43	41	31		43	41	31	
	Secured by mortgages on immovable property of which: SME	0	U	0		2	2	1	
	or which: SME Exposures in default	239	104	106	134	237	105	110	130
	Items associated with particularly high risk	0	0	0		0		0	
	Covered bonds	74	74	13		74	74	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	520	415	232		523	416	232	
	Standardised Total ²				279				275

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation tochniques (e.g., substatution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitidation exposures, additional valuation adjustments (Alike) and other even funds reductions related to the emonstruct be information empression approximation and the analysis of the advance of the a

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Contral overmenests or central tasks Relational overmenests Pakke central tasks Pakke central tasks Pakke central tasks Pakke central tasks Pakkel Comparates Pakkel	1,536 8 0 0 0,072 1,004 10 0 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,642 8 0 0 2,778 100 100 100 100 0 0 0 0 0 0 0 0 0 0 0	0 2 3 3 3 5 9 9 8 7 7 3 2 1 0 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0		1,873 8 0 0 3,572 438 0 5,572 438 0 0 1 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	1,988 8 8 0 0 3,370 0 3,370 0 4 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 340 340 338 3 2 1 0 1 0 1 0 3 3 0 0 1 0 0 1 0 0 0 0 0 0	
	Other exposures Standardized Total ²	1	1	1	2	0	0	0	

Construction
 C

					Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
	(min EUR, %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	889	137	0		894	136	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	4,610	4,123	264		3,659	3,616	563	
	Corporates	2,662	2,195	1,977		1,184	1,003	880	
	of which: SME	25	25	10		1	0	0	
	Retail	12	5	3		80	23	17	
UNITED KINGDOM	of which: SME	1	0	0		0	0	0	
ONTILE KINGDON		2	2	1		16	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	145	145	19		111	111	11	
	Claims on institutions and corporates with a ST credit assessment	1-0	140	10					
	Collective investments undertakings (CIU)	130	113	113		15	7	16	
	Equity	0	0	0		0	0	0	
	Other exposures	3	3	3		2	2	2	
	Physical and Tabal				21				7

CO topical expenses, while Exercises values, a regarder before taking the accurate and the fact to incoll accurate and th

					Standardise	a Approacn			
			As of 31,	/03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4,396	4,974	61		4,458	5,032	71	
	Regional governments or local authorities	224	294	59		234	302	61	
	Public sector entities	613	53	29		626	65	45	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116	73	53		115	73	31	
	Corporates	2,995	2,509	2,507		2,973	2,461	2,460	
	of which: SME	1,520	1,230	1,230		1,542	1,236	1,235	
	Retail	3,561	2,737	2,052		3,607	2,760	2,070	
CROATIA	of which: SME	78	69	52		81	71	53	
Citoritzi	Secured by mortgages on immovable property	1,252	1,245	436		1,324	1,317	461	
	of which: SME	8	8 228	3 267	237	439	215	254	205
	Exposures in default	499	228	25/	237	439	215	254	205
	Items associated with particularly high risk	10	3/	30		30	10	12	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corborates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		1	1		
	Collective investments undertakings (CLU) Equity	2	2	2		2	1	2	
	Eduity Other exposures	541	527	240		621	605	225	

 Set1
 S27
 260
 S41
 621
 666

 (1) Diginal oppount, unlike Eposum value, is reported before taking this account any effect due to exel consense fluctures or could nel megatore tachingues (e.g., subditulant effects).
 (2) Tack value adjustment and providency or country of counterparty calculates these for securitations exposures, additional valuation adjustments (AMA) and other one functive exclusions related to the exceedures of the distance or counterparty calculates these for securitations exposures, additional valuation adjustments (AMA) and other one functive exclusions related to the exceedures of the distance or counterparty calculates the tack of the exclusions.

					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,247	685	1		1,254	965	2	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	15	0			17		
	International Organisations	0		0		0	0	ő	
	Institutions	494	291	105		1,698	905	250	
	Corporates	2,331	1,732	1,622		1,579	1,091	1,045	
	of which: SME	76	64	55		17	17	17	
	Retail	15	8	6		340	30	22	
LUXEMBOURG	of which: SME	0	0	0		1	0	0	
	Secured by mortcages on immovable property of which: SME	0	0	0		48	15	5	
	Exposures in default	2	1	1	0	2	0	ő	
	Items associated with particularly high risk	109	109	164		49	49	73	
	Covered bonds	50	50	5		50	50	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakinos (CIU)	1,952	1,672	710		1,489	1,277	1,157	
	Eaulty	2	2	6 137		1	1	3	
	Other exposures	1/b	1/6	137	10		159	129	

10 Original explanation, while Explanation and the stating the accurate station of the short constraints in integration technicases (a.g., substitution effects),
 (2) Taid value a dynamica and provides parts constraint of contrary sectulates bear for securitations explanation, additional values and public enters and provides and provide technicases (a.g., substitution effects),
 (2) Taid values and public enters and provides parts constraints and provides and public enters (a.g., substitution effects),
 (2) Taid values and public enters and provides and public enters and public enters

					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ³
	(min EUR, %)								
	Central governments or central banks	3,119	2,637	2,018		3,269	2,756	2,121	
	Regional governments or local authorities Public sector entities	0	0	39		0	0	0	
	Public sector entities Multilateral Development Banks	10	39	39		/5	1/	40	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	264	222	222		175	140	142	
	Corporates	2,270	1,171	1,025		2,385	1.261	1,089	
	of which: SME	512	241	202		539	224	172	
	Retail	1,816	739	516		1,832	756	527	
EGYPT	of which: SME	287	222	129		299	234	136	
EGIPI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	158	60	60	73	128	40	40	
	Items associated with particularly high risk	42	40	60		36	36	54	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		3	3	12	
	Eaulty Other exposures	6	6	341		472	477	8 362	
	Other exposures Standardised Total ²	430	100	341	124	972	4/2	302	1
	Standardised Lotal	(D) Original support							

(1) Original exposine, unlike Esposere value, is reported before tables price accurate any effect due to credit convention factors or credit rule integration techniques (a.g., substitution effects).
(2) Tata' value adjustments and provides par country of constraptive seculates these for accurational denses, build address (Allel and Other one Funds reductions related to the accurational dense or address and provides the count of the address and the

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB AP	proach							
				As of 3	0/09/2020					As of :	31/12/2020				
				Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ^s	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
	Central banks and central governments Institutions	0 66.652	0 427	0 32.090	0 13.786	0	0 275	0 63.770	0 415	0 30.131	0 14.221	0 101	0 286		
	Corporates	66,652 388.742	42/ 23.237	32,090 220.491	13,786	5.149	13,107	53,770 386,749	415	30,131 210.510	19,221	4.088	28b 11,156		
	Corporates - Of Which: Socialised Lending	16.679	1.346	14.085	8.467	3,149	832	16.579	1.097	13,177	8.190	245	769		
	Corporates - Of Which: SME	100.286	13,213	59.835	32.088	3.076	7,621	97,696	9,775	53.828	29.789	2.261	5,855		
	Retail	192,854	11,412	174,633	35,800	2,518	6,662	194,269	9,003	174,450	35,200	2,092	5,760		
	Retail - Secured on real estate property	134,252	5,449	132,863	25,046	1,771	2,162	136,433	4,597	134,965	24,779	1,520	2,250		
Consolidated data	Retail - Secured on real estate property - Of Which: SME	9,195	1,673	9,062	2,394	431	742	8,639	1,126	8,512	2,165	278	577		
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-5		3,776	123,800	22,653	1,340	1,420	127,794	3,472	126,453	22,614	1,242	1,672		
	Retail - Qualifying Revolving Retail - Other Retail	2,164 56.438	8	1,910 39.861	296 10.457	1 745	8 4.492	2,159	7 4,398	1,907 37,578	292 10.129	1 570	10 3.500		
	Retail - Other Retail Retail - Other Retail - Of Which: SME	30,378	5,955	39,861 15.902	3.850	/%b 507	9,992	30,384	4,398 2,853	37,578	3.609	403	2,234		
	Retail - Other Retail - Of Which: she	26.059	2,183	23.959	6.607	239	1,764	25,294	1,545	23.097	6.520	168	1,266		
	Equity	8.927	78	8.927	29,730	0		9.415	112	9,397	31.659	0	.,		
	Other non credit-obligation assets				0					1,000	0				
	IRB Total ²				196,471						193,225				

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subati (2) IRB Total does not include the Secutariation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
		As of 30/09/2020 As of 31/12/2020											
		Original Exposure ¹ Exposure Risk exposure amount Value adjustments Original Exposure ¹ Exposure Value ¹									Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	and a		Of which: defaulted	provisions		Of which: defaulted	• area		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	26,463	333 22,534	18,083	7,151 88.222	82	223	26,872 283.084	324	17,478	7,067 83.222	81	241
	Corporates Corporates - Of Which: Specialised Lending	287,113 10.161	1.133	165,170 8.628	4.923	4,970	12,337	283,084 9,849	18,170 933	8.163	83,222	3,929	10,436
	Corporates - Of Which: SME	97,465	1,133	57.475	30.390	3.039	7.552	9,049	9.685	51.398	28.100	2.212	5.788
	Retail	183.716	11,285	165,547	34,685	2,429	6 593	184,891	8,876	165.121	34.071	1.995	5,691
	Retail - Secured on real estate property	125.536	5.344	124,151	24.111	1,710	2.114	127,495	4,491	126.032	23.842	1.456	2,200
ITALY	Retail - Secured on real estate property - Of Which: SME	9,160	1,672	9,027	2,370	430	741	8,605	1,124	8,478	2,142	275	576
TIALT	Retail - Secured on real estate property - Of Which: non-St	116,376	3,672	115,124	21,741	1,281	1,374	118,891	3,367	117,554	21,700	1,180	1,624
	Retail - Qualifying Revolving	2,163	7	1,908	296	1	8	2,157	7	1,906	292	1	10
	Retail - Other Retail	56,017	5,933	39,488	10,279	718	4,471	55,238	4,378	37,184	9,938	538	3,481
	Retail - Other Retail - Of Which: SME	30,057 25.960	3,757	15,611	3,685	480	2,714	30,057 25,181	2,839 1.539	14,175 23.009	3,432	371	2,220
	Retail - Other Retail - Of Which: non-SME Equity	25,960 8,493	2,1/5	23,877 8,493	6,593 28,675	238	1,/58	25,181 8.790	1,539	23,009 8,771	6,506 29,882	16/	1,262
	Other non credit-obligation assets	0,495	78	0,493	20,075	0	0	0,790	112	6,//1	29,002	0	0
	TRB Total												
		(1) Original expos	ine, unlike Exposu	e value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit ri	sk mitigation tech	niques (e.a. substit	ution effects).		

							ікв ар						
		As of 30/09/2020 As of 31/12/2020											
		Original Exposure Exposure Value ¹ Exposure adjustments adjustments and Value ¹							amount	Value adjustment and			
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	entral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	stitutions	2,183	0	934	518	0	2	2,075	0	835	458	0	2
Co	orporates	21,264	28	8,428	3,625	7	76	19,787	20	8,108	3,248	5	62
	Corporates - Of Which: Specialised Lending	671	0	558	332	0	4	611	0	509	257	0	4
	Corporates - Of Which: SME	64	0	13	9	0	0	71	0	21	14	0	0
Re	stall	51	0	51	9	0	0	52	0	52	8	0	0
	Retail - Secured on real estate property	49	0	49	8	0	0	50	0	49	8	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	49	0	49	0	0	0	50	0	49	0	0	0
ontreb onnies		49	0	49	8			50	0	49	8	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0		0	ź	0	2	0	0	0
	Retail - Other Retail - Of Which: sine Retail - Other Retail - Of Which: non-SME	2	0	2	ŏ	0	0	2		2			0
Ed	uity	100	0	100	208	0		117		117	256	ő	0
	ther non credit-obligation assets	100	0	100	200			115		11/			
	IB Total											1	1

						IRB Ap	proach					
			As of :	30/09/2020					As of	31/12/2020		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
s	5,327	0	3,918	581	0	5 29	4,521	0	3,021	556 1.582	0	3 27
	7,832 200	61	2,850	1,463 29	15	29	8,118 200	60	3,128	1,582	19	27
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	200	0	55	29	0	0	200	0	60	19	0	0
corporates - or militin sinc	30	2	29	6	0	1	29	ĩ	29	6	ő	1
Retail - Secured on real estate property	27	1	26	6	ō	ō	26	i	26	6	ō	i
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-St	26	1	26	6	0	0	26	1	25	5	0	1
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	3	1	3	1	0	1	3	1	2	1	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	1	2		0		3	1	2			0
credit-obligation assets	5	0	0			0	0			, , , , , , , , , , , , , , , , , , ,		0
Concompation dance												
credit-c		bligation assets	0 0 oligation assets 0	bilgation assets 0 0 0	0 0 0 bigation assets	0 0 0 0 0 bilgation assets 0 0 0 0 0	0 0 0 0 0 bilgation assets 0	Name Control Display Display <thdisplay< th=""> <thdisplay< th=""> <thdisp< td=""><td>Name Open Participation OpenParity for Participation Open Partic</td><td>Number of Window (not size) 0<</td><td></td><td>Num Politik Name Softward (Northern Softward) 0<!--</td--></td></thdisp<></thdisplay<></thdisplay<>	Name Open Participation OpenParity for Participation Open Partic	Number of Window (not size) 0<		Num Politik Name Softward (Northern Softward) 0 </td

							IRB Ap	proach					l .
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,140	0	538	234	0	3	1,203	0	606	214	0	1
	Corporates	5,687	2	2,940	1,585	1	16	7,279	2	3,606	1,998	1	22
	Corporates - Of Which: Specialised Lending	221	0	211	120	0	3	161	0	154	71	0	2
	Corporates - Of Which: SME	8	0	6	4	0	0	10	0	7	5	0	0
	Retail	9	1	9	2	0	0	10	1	10	2	0	1
	Retail - Secured on real estate property	8	0	8	1	0	0	8	0	8	2	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0			0	0	0	0	0	
Siriar	Retail - Secured on real estate property - Of Which: non-St	8	0	8	1	0	0	8	0	8	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME	2	1	1	0	0	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: son-SME	1	1	1	0	0	0	1			0		0
	Retail - Uther Retail - Ut Which: non-sMe Equity		0		0	0	0		0				0
	Other non credit-obligation assets		0	Ŭ		0	0	0	0	Ű	0	Ŭ	Ű
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	isk mitication tech	niques (e.a. substi	ution effects).		



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ^s	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	8 5.369	0 70	0 4 4 4 1	0 3 082	0	0	8 5 571	0 73	4 572	0 3.144	60	0
	Corporates Corporates - Of Which: Specialised Lending	5,369	70	4,441	3,082	50	76	5,5/1	73	4,572	3,199	60	35
	Corporates - Of Which: SME	2.168	59	1,841	1,210	35	43	2,215	5	1,043	1.225	47	44
	Retail	8,393	99	8,363	971	82	55	8,585	104	8,564	980	90	56
	Retail - Secured on real estate property	8,076	87	8,076	807	55	42	8,264	92	8,264	805	59	43
CLOWARDA	Retail - Secured on real estate property - Of Which: SME	33	1	33	23	1	1	32	1	32	22	2	1
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-St	8,043	86	8,043	784	54	41	8,232	90	8,232	783	57	42
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	317	13	287	164	27	13	321	13	301	175	32	13
	Retail - Other Retail - Of Which: SME	317	13	287	164	27	13	321	13	301	175	32	13
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total			1			1						1
					d before taking into accou								

				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	entral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	stitutions	1,928	0	1,187	364	0	2	1,235	0	458	150	0	0
Co	orporates	6,497	105	3,123	1,647	25	85	6,452	64	2,685	1,560	15	59
	Corporates - Of Which: Specialised Lending	43	43	43	10	10	29	0	0	0	0	0	0
	Corporates - Of Which: SME	41	3	50	52	1	2	47	2	61	51	0	1
Re	etail	39	1	38	9	0	1	44	1	42	10	0	1
	Retail - Secured on real estate property	34	1	34	8	0	1	39	1	38	9	0	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERTINUT	Retail - Secured on real estate property - Of Which: non-SI	34	1	34	8	0	1	39	1	38	9	0	1
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		5	0	4	1	0	0	5	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	U	0	0
	Retail - Other Retail - Of Which: non-SME guilty		0	3	1	0	0	4	0	2	1	0	0
	uncy ther non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	RB Total												
18					d before taking into account								

							ікв ар	proacti					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,559	0	1,014	152	0	7	1,697	0	759	133	0	5
	Corporates	6,026	0	3,712	2,131	0	45	6,468	0	4,121	2,433	0	47
	Corporates - Of Which: Specialised Lending	468	0	415	187	0	3	467	0	417	158	0	3
	Corporates - Of Which: SME	5	0	1	1	0	0	6	0	2	2	0	0
	Retail	147	- 4	145	25	1	1	149	3	148	25	1	1
	Retail - Secured on real estate property	113	3	113	21	1	1	115	3	115	21	1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	113	3	113	21	1	1	115	3	115	21	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Betail - Other Betail - Of Which: SME	34	1	33	4	0	0	34	0	33	4	0	0
			0	33	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	34	1	33	1	0	0	34	0	33	4	0	0
	Equity Other non-credit-obligation assets	4	0	4	10	0	0	0	0	0	U	0	0
	IRB Total				d before taking into accou								

							IRB Ap	proach					
				As of 3	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	24	0	1	0	0	0	17	0	1	0	0	0
	Corporates	325	0	159	96	0	2	316	0	161	91	0	2
	Corporates - Of Which: Specialised Lending	78	0	66	29	0	1	59	0	56	23	0	1
	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	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail		0	ő	ő	0	ő	0	ő		0	ő	0
	Retail - Other Retail - Of Which: SME		0	ő		ő			ő	ő	0	ő	ő
	Retail - Other Retail - Of Which: SHE	0	0	0	ő	0	0	0	0	0	0	ő	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
1	Other non credit-obligation assets		-			-		-	-				-
1	IRB Total												

arre unlike Pennare value is n

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	406	0	335	164	0	1	362	0	347	220	0	1
	Corporates	6,942	75	4,331	2,383	13	44	7,829	26	4,080	2,259	1	31
	Corporates - Of Which: Specialised Lending	262	21	248	103	0	6	181	21	166	67	0	11
	Corporates - Of Which: SME	132	0	132	207	0	1	104	0	103	163	0	1
	Retail	11	0	11	2	0	0	15	0	15	3	0	0
	Retail - Secured on real estate property	10	0	10	2	0	0	14	0	14	3	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Loncinboonto	Retail - Secured on real estate property - Of Which: non-St		0	10	2	0	0	14	0	19	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0	U	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity Other non credit-obligation assets	6	0	6	23	0	0	6	0	6	23	0	0
	IRB Total												

² Original execuses, unlike Execuse value, is recorted before takino into account any effect due to credit conversion factors or credit risk mitication technicuss (e.o. substitution effects)

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	396	0	75	137	0	1	405	0	116	187	0	1
	Corporates	122	0	2	1	0	0	121	0	2	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property	1	0		0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0		0		0	1	0	1	0	0	0
EGYPT	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	â	0	â	ő	0	0	â	ő	â	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	ō	0	0	ō	ō	ō	0	0	ō	0	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	risk mitigation tech	niques (e.a. substi	ution effects).		





EBA DEBOTAN

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					1
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 64.842	0 410	0 32.072	0 14.814	0	0	0 78.350	0	0 38.531	0 18.985	0 682	0 301
	Corporates	54,842	410	32,072 198.157	14,814	3,706	10.675	78,390 361,555	425 17.542	38,531 193,398	18,985		301 10.917
	Corporates - Of Which: Specialised Lending	16.138	1,085	12,793	7,988	243	812	15.711	955	11.842	7.040		779
	Corporates - Of Which: SME	91.037	9.024	49.216	27.073	2.053	5.646	95.063	10.678	51,517	28,745		6.912
	Retail	181,472	8,280	162,259	31,921	1,854	5,385	180,823	8,638	163,303	34,168	2,326	5,537
	Retail - Secured on real estate property	128,356	4,112	126,900	22,615	1,314	2,043	127,511	4,066	125,876	24,422		1,877
Consolidated data	Retail - Secured on real estate property - Of Which: SME	7,274	949	7,162	1,841	205	505	6,517	926	6,332	1,742		427
consolidated data	Retail - Secured on real estate property - Of Which: non-S		3,163	119,738	20,773	1,109	1,538	120,994	3,141	119,545	22,680	1,068	1,449
	Retail - Qualifying Revolving Retail - Other Retail	1,080	5 4.163	921 34,437	136 9.170	1 539	6 3.338	0 53.312	0 4.572	0 37.426	0 9.746	0 964	0 3.660
	Retail - Other Retail Retail - Other Retail - Of Which: SME	27,768	4,163	34,43/	9,170	539	3,338 2.134	53,312 28,957	4,572	37,925	9,746		3,660
	Retail - Other Retail - Of Which: she	24,268	1.470	21.853	6.113	159	1,204	24,355	1 524	21.943	5,926		1,200
	Equity	9,120	104	9,101	30.635	0		10.863	105	10.844	34.314	0	
	Other non credit-obligation assets	-/		.,	0						0		
	IRB Total ²				181,387						186,253		

191,387
 196,253
 10 Grand exposure, unitike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (3) RB Total does not include the Sociation constation unities the results prior to the 2019 exercise.

		Original		As of 3	1/03/2021								
		Original E								As of 3	30/06/2021		
			xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- area		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	25,740	322 16.531	17,048	6,652	81	221	34,181 251.967	326 17.023	21,178	9,695	587	255
	Corporates Corporates - Of Which: Specialised Lending	259,359 9.343	16,531	140,104 7.875	74,648	3,545	9,915 555	251,967 8.669	17,023	134,571 6.975	68,886 3.261	3,717 251	10,247
	Corporates - Of Which: SME	9,343	8.937	46,749	25.431	2.008	5.582	92.062	10.578	49.006	27.051	2.268	6.844
	Retail	171,887	8,957	152.717	30,787	1.761	5,319	170.962	8,516	153,475	33.032	2,288	5,466
	Retail - Secured on real estate property	119,222	4.009	117,771	21.687	1.252	1.994	118.051	3,966	116.421	23.481	1,301	1.826
ITALY	Retail - Secured on real estate property - Of Which: SME	7,241	947	7,130	1,820	204	503	6,486	924	6,302	1,721	292	426
TIALY	Retail - Secured on real estate property - Of Which: non-SP	111,981	3,052	110,641	19,867	1,048	1,491	111,564	3,041	110,119	21,760	1,009	1,400
	Retail - Qualifying Revolving	1,078	5	920	136	1	5	0	0	0	0	0	0
	Retail - Other Retail	51,587	4,144	34,026	8,964	507	3,319	52,911	4,550	37,054	9,551	934	3,640
	Retail - Other Retail - Of Which: SME	27,425	2,680	12,263	2,864	349	2,120	28,613	3,035	15,160	3,635	769	2,446
	Retail - Other Retail - Of Which: non-SME	24,162	1,464	21,763	6,100	158	1,199	24,298	1,516	21,895	5,916	165	1,194
	Equity Other non-credit-obligation assets	8,473	104	8,455	28,802	0	0	9,955	105	9,937	32,177	0	0
	IRB Total												
					soorted before taking in								

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,055	0	835	480	0	2	2,290	0	938	542	0	1
	Corporates	21,230	32	9,222	3,797	8	72	20,930	30	9,314	3,916	7	52
	Corporates - Of Which: Specialised Lending	616	0	493	282	0	4	474	0	367	241	0	11
	Corporates - Of Which: SME	71	0	23	14	0	0	72	0	24	16	0	0
	Retail	54	0	54	9	0	0	60 58	0	59 57	9	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	53	0	52	9	0	0	58	0	5/	9	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-S			52	0		0	57	0	57	0	0	
	Retail - Qualifying Revolving	35		32	9		0	37	0	3/	2	0	0
	Retail - Other Retail	2	0	2	0		0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	â	0	â	0	0	0	â	0	â	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	ő	2	0	ő	ő	2	ő	2	ō	ő	ő
	Equity	126		126	278	0	0	203	0	203	435	0	0
	Other non credit-obligation assets		-			-	-					-	
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cred	fit conversion fai	tors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	-

							IRB Ap	proach					
				As of 3	1/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4,503 8,886	0 59	3,017 3,425	554 1.559	0	3	5,446 9.140	61	2,716 3,562	630 1.666	0	2 31
	Corporates Corporates - Of Which: Specialised Lending	199	39	5,425 60	1,559	14	25	247	01	3,302	31	10	31
	Corporates - Of Which: Specialized Lending Corporates - Of Which: SME	199	1	4	19	0	0	247	1	67	31	0	
	Retail	26	i	26	6	0	1	34	6	33	7	1	4
	Retail - Secured on real estate property	24	i	24	5	ō	i	26	1	25	6	ō	ó
ED ANICE	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-S	24	1	23	5	0	1	26	1	25	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	2	0	0	0	8	5	8	1	0	3
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	2	1	2	U	0	0	8	5	8	1 23	0	3
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	12	0	12	23	0	
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is n	eported before taking in	to account any	effect due to cre	dit conversion fa	ctors or credit ris	k mitigation tec	niques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,145	0	543	192	0	1	1,430	0	668	249	0	1
	Corporates	7,977	3	4,240	2,247	1	24	7,686	3	3,978	2,063	0	20
	Corporates - Of Which: Specialised Lending	247	0	231	100	0	3	293	0	276	123	0	3
	Corporates - Of Which: SME	10	0	8	4	~	0	19	0	7	4	0	0
	Retail	8	0	8	2	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property	8	0	8	2	0	0	8	0	8	2	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	0	0	0	0	0
Sirrait	Retail - Secured on real estate property - Of Which: non-St	8	0	8	2	0	0	8	0	8	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0
			0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	1	0	0	0	0	0	21	0	21	39	0	0
	Other non credit-obligation assets	0		0	, i i i i i i i i i i i i i i i i i i i		0	21	0	21			
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	lit conversion fai	ctors or credit ris	k mitigation tech	miques (e.g. substitutio	in effects).	

EBA ELIMENTAN ANTRONY

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

						IRB Ap	proach					
			As of :	31/03/2021					As of :	30/06/2021		
	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
5 1	8 5.476	0	0 4.530	0 3.168	0 58	0 93	8 5.615	0	0 4,587	0 3.258	0 136	0 90
Corporates - Of Which: Specialised Lending	1.100	12	1.031	1,044	30	93 42	1.091	0	1,030	1.039	130	30
Corporates - Of Which: SME	2,254	60	1,031	1,231	43	44	2,316	77	2,004	1,324	136	51
corporates - or minor, one	8,794	103	8,774	984	88	55	9,106	102	9,085	994	85	60
Retail - Secured on real estate property	8,459	90	8,459	800	57	42	8,762	89	8,761	809	57	46
Retail - Secured on real estate property - Of Which: SME	30	1	30	21	1	1	30	1	30	22	2	1
Retail - Secured on real estate property - Of Which: non-St	8,429	89	8,429	779	56	41	8,732	88	8,732	787	55	44
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	334	13	314	184	31	13	344	13	324	185	29	14
Retail - Other Retail - Of Which: SME	334	13	314	184	31	13	344	13	324	185	29	14
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
and the shift and the second	0	0	0	U	0	0	0	0	0	U	0	0
credit-obligation assets												
credit-	obligation assets	obligation assets	obligation assets	0 0 0 obligation assets 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	O O	Opened Opened<	O O	Number Of Mindel All Set Min	Number Coll Materia of Materia and State 0	

				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,422	0	1,650	411	0	4	3,270	0	2,116	625	0	5
	Corporates	6,330	63	2,547	1,457	15	58	7,893	61	2,831	1,573	7	62
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	45	1	62	51	0	0	57	1	63	53	0	0
	Retail	41	1	40	9	0	1	41	1	40	10	0	1
	Retail - Secured on real estate property	38	1	38	9	0	0	39	0	38	9	0	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-SP	38	1	38	9	0	0	39	0	38	9	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	31	0	31	91	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 1	31/03/2021					As of 1	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,888	0	980	175	0	5	2,696	0	1,644	335	0	4
	Corporates	6,551	0	4,279 397	2,382	0	52	7,128	0	4,580	2,561	0	36
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	443 6	0	397	148	0	4	399 16	0	35/	133	0	6
	Corporates - Or Which: SME Retail	6 152	0	3 151	3	0	0	16	0	10	74	0	
	Retail - Secured on real estate property	118	3	131	23	1	1	126	3	125	29		
	Retail - Secured on real estate property - Of Which: SME	0		110	25		0	0	3	11/	0	1	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SP	118	3	118	23	1	1	117	3	117	22	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	33	ō	33	11	ō	ō	8	ō	8	i	ō	ō
	Retail - Other Retail - Of Which: SME	4	ō	4	8	ō	ō	ō	ō	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	29	0	28	3	0	0	8	0	8	1	0	0
	Equity	0	0	0	0	0	0	46	0	46	88	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	17	0	1	0 75	0	0	17	0	1	0	0	0
	Corporates	277	0	132 34	12	0	2	269 33	0	125	82 13	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	35	0	39	12	0	1	33	0	32	13	0	2
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ő		0		0	0		0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non-St	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	o	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

sure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 285	0	0	0	0	0	0	0	0
	Institutions	660	0	532		0	1		0	461		0	0
	Corporates Corporates - Of Which: Specialised Lending	7,332	22 22	4,910 224	2,354	0	39	7,452	29	5,254 198	2,416	8	41
	Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME	44	22	44	56	0	12	40	0	40	42	0	
	Retail	14	ő	14	2	0	0	15		15	2	0	0
	Retail - Secured on real estate property	13	ő	13	2	0	0	14	0	14	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	13	0	13	2	0	0	14	0	14	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	6	0	6	23	0	0	8	0	8	26	0	0
	Other non credit-obligation assets												
	TBB Total												

(1) Driginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(vis (UE, %)) and central governments	0	Exposure ³ Of which: defaulted	As of : Exposure Value ¹	31/03/2021 Risk exposure		Value adjustments and	Original E	xposure ¹	As of Exposure	30/06/2021 Risk exposure	e amount	Value
	0	Of which:		Risk exposure		adjustments	Original E	xposure ¹	Execution	Risk exposure	e amount	Value
			value.						Value ¹			adjustment
and central governments					Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		0	0	0	0	0	0	0	0	0	0	0
	400	0	81	137	0	1	427	0	87	154	0	0
	116	0	2	1	0	0	111	0	1	1	0	0
prorates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
prorates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	1	0	1	0	0	0	1	0	1	0	0	0
etail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SP		0	1	0	0	0	1	0	1	0	0	0
etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
etail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0		0	0	0	0	0
Retail - Other Retail - 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
it-obligation assets											1	
etail	- Qualifying Revolving • Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Cualifying Revolving Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME O	• Qualifying Revolving 0 • Other Retail 0 Retail • Other Retail - Of Which: SME 0 Retail • Other Retail - Of Which: non-SME 0 0 0 0	• Qualifying Revolving 0 0 0 • Other Retail 0 0 0 0 Retail • Other Retail • Of Which: SME 0 0 0 Retail • Other Retail • Of Which: SME 0 0 0 Retail • Other Retail • Of Which: SME 0 0 0	Qualifying Revolving 0 0 0 Other Retail 0 0 0 0 0 0 0	-Qualifying Renoting 0 0 0 0 India - One Readi 0	OpenIfield O <tho< td=""><td>OpenAtion O</td><td>OpenAtion 0</td><td>Openational Security 0</td><td>-Qualifying Resolving 0</td><td>-Qualifying Reaching 0</td></tho<>	OpenAtion O	OpenAtion 0	Openational Security 0	-Qualifying Resolving 0	-Qualifying Reaching 0



							Intesa Sanpaolo S.p.A							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 5 0 0 0 47 52	0 5 0 0 0 0 0 0 5	0 0 0 0 0 47 47	0 0 0 0 0 0 0 0 0 0 0 0	0 5 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0				0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 257 1,235 1,492	0 0 0 247 1,193 1,440	0 0 0 11 73 84	0 0 0 0 0 0 0	0 0 0 189 394 583	0 0 0 57 768 826	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	0 0 0 5 0 5	0 0 0 5 0 0 5 10	0 0 0 5 0 5 10										
10041 [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Cyprus		10	10										
I otal [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10 - 3M [[3M - 1Y [[3M - 1Y [[2Y - 2Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total	Estonia													



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2020							
				On balance sl	aat	Direc	t exposures		Deriva	tivos		Off balan	co choot	
	(mln EUR)			On balance si					Deriva	tives		Off balan	ce sneet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount or non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Finland	0 0 2 0	0 0 2 0	0 0 2 0			0 0 0 0		0 0 0 0					
Total [0 - 3M [[3M - 1Y [4 717 62	4 667	4 664 16	0	0 53	0 0 27	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	France	63 284 167	48 284 135 2,683 3,141	0	0	20 284 130 2,295 918	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		2,725 3,268 7,227	6,961	42 127 884	0 0	2,295 918 3,699	388 2,223 2,644	0	0	0	0	0	0 0	42
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y]		0 572 265 240	0 514 201	0 558 163 328	0	0 14 101 11	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Germany	265 249 301 918 1,208	201 235 111 881 1,172	163 238 291 644 37	0	11 10 58 851	0 216 321	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]	1	1,208 3.513 1,018	1,172 3,114 10 1,016	4 1.931	0	1.044	537	0	0	0	0	0 0 1 17	0 0	2
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Croatia	163	1,016 162 360 265 678 58	15 59 30	0	960 81 43	20 23 286	0	0	0	0 0 0 509	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total		360 266 679 58 2,553	205 678 58	30 12 42 10	0	62 11 0	286 191 625 48	0	0	46 0 0	509 0 0 509	1 8 27	0	175
[0-3M[[3M-1Y]		2,553 0 43	2,548 0 43	0 43	0	1,177 0 0	0 0	0	0	0 0	0 0	0 0	0	126
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Greece	4 0 12	4 0 12	4 0 0	0	0 0 12	0	0	0	0	0	0	0 0 0	
[5Y - 10Y [10Y - more Total		14 3 76	11 0 70	14 3 64	0 0 0	0 0 12	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y]		264 227 19	264	1 2 1	0 0 0	26 225 19	237 0 0	0 0	0 0 0	3 0 0	192 0 0	11 0 0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Hungary	19 340 204 39	19 340 204 39	0 3 0	0 0 0	225 19 334 202 36	6 0 3	0 0 0	15 0 19	1 0 8	50 1 122	0 0 0	0 0 0	
[10Y - more Total		12 1,107 0	12 1,106 0	0 7 0	0 0	0 842	12 257 0	0 0	0 34 0	0 12 0	0 364 0	0 11 0	0 0 0	35
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 15 0	0 15 0	0 0 0	0 0	0 15 0	0 0	0 0	0	0 0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Ireland	0 440 286	0 436 272	0 4 71	0 0 0	0 344 164	0 92 50	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0	
[10Y - more Total [0 - 3M [[3M - 1Y [741	723	75 283 1.598	0 0	523 11 1.050	147	0 7	0 1	0 0	0 0	6,832 1,079	0 1 0	1
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Italy	1,603 7,540 3,489 2,084 7,383	6,911 2,995 1,676 5,630	283 1,598 2,164 421 2,283 2,442 3,724	0	951 1,187 2,281	1,296 3,948 374 475 2,805	8 6 33	107 63 71	0	0 0 7	235 6 12	0	
[5Y - 10Y [[10Y - more Total	-	14,900 22,155 59,155	12,458 20,275 51,386	2,442 3,724 12,915	0	4,466 1,968 12,821	7,981 16,317 33,197	7,199 612 7,864	6,383 1,346 7,973	7 104 116	14 1,058 1,080	636 477 9,278	0 3 4	22,059
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0 0 0	LLIUUU
[17 - 27 [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latvia	0 0 32	0	0	0	0	0 0 32	0	0	0	0	0 0 105	0	
10Y - more Total		0 32 32	0 32	0	0	ō O	0 32 32	0	0 0	0 0	ő O	0 105	0	27



							Intesa Sanpaolo S.p.A							
							As of 31/12/2020	1						
						Dire	ct exposures					0711		_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	-
												Off-balance sh	eet exposures	
				[1	1		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania						0 0 0 0 0						000000000000000000000000000000000000000	
[0-3M]		32 17	32 17	30 17	0	2	0	0	0	0	0	0	0	1
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Luxembourg	0 3 93	0 3 93	0 21	0	0 3 72	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		93 134 160 439	93 134 160 439	0 76 144	0 0 0	72 134 84 295	0 0 0	0	0 0 0	0 0 0	0 0 0	0 4 4	0 0 0	26
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Netherlands	0 0 25 437 74	0 0 0 25 435 0	0 0 0 25 61 74	0 0 0 0 0 0	0 0 0 0 324 0	0 0 0 0 53 0	0 0 0 0 0 0	0 0 0 0 0 0 0				0 0 0 0 0 0	
[10Y - more Total [0 - 3M [[3M - 1Y]		536 0	0 0	0 0	0	0 0	0 0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	0 14 48 37 18 118	0 14 48 37 18 118	0 0 0 0 0	0 0 0 0	0 0 45 0 18 64	0 14 3 37 0 54	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	11
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 1 1 0 4 64 194 417 681	0 10 1 0 4 64 87 346 501	0 1 0 4 2 107 118 232		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 87 0 87							
Total [0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [25 65 116 30	25 65	0	0	24 65 115	1 0	0	0	0	0	0	0	U
13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Romania	116 30 9 122 63 429	116 30 9 121 61 426	0 1 0 19 2 21		115 29 0 37 61 332	0 9 66 0 75	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	7
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Słovakia	0 133 5 5 88 478 78	0 133 5 5 88 477 77			0 125 0 0 76 421 49	0 8 5 5 12 55 28					1 22 2 0 1 2 1		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Slovenia	788 33 51 71 32 51 51 51	785 33 51 71 32 51 51	0 0 0 1 0 0	0 0 0 0 0 0	672 31 43 30 4 46 8	113 2 8 41 26 6 43	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	29 1 0 0 0 0		168
[10Y - more Total	1	79 369	51 79 369	0 2	0	11 172	43 68 195	0	0	0	0	11 12	0	37



							Intesa Sanpaolo S.p.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	ieet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of	[]				Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [17-2Y] [3Y-3Y] [3Y-5Y] [3Y-5Y] [107-more Total	Spain	481 145 376 374 174 1,945 6,747 3,636 13,513	481 126 342 142 1,467 6,181 3,239 11,978	0 59 4 32 48 565 396 1,533		481 125 330 104 1,445 3,284 2,108 7,878	0 0 12 37 22 2,897 1,131 4,100				0 0 0 0 0 0			6
[] 3M - 1Y [[] M - 1Y [[] Y - 2Y [[] Y - 3Y [[] Y - 5Y [[] Y - 10Y [[] 10Y - more	Sweden			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	4
10 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 2Y - 3Y f 13Y - 5Y f 13Y - 5Y f 10Y - more Total	Iceland		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
10 - 3M [1 3M - 1Y [1 3Y - 2Y [1 2Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [1 0Y - more Total	Norway			0 0 0 0 0 0		0 0 0 0 0 0 0				0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 0 0 147 266 413	0 0 0 0 0 129 247 376	0 0 0 0 18 76 94		0 0 0 0 0 129 190 319				0 0 0 0 0 0 0			0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 0 21 71 356 84 0 532	0 0 21 71 356 84 0 532	0 0 20 18 0 0 38		0 0 21 51 338 84 0 494				0 0 0 0 0 0 0	0 0 0 0 0 0 0			
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	79 344 79 0 0 0 0 0 0 0 0 0	79 79 0 0 0 0 0 79 79 79 79 79 79 79 79 79 79	30 0 0 0 0 0 0		79 79 0 0 0 0 0 0 0 70								4



							Intesa Sanpaolo S.p.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		-	On balance st	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		0 316 44	0 316 44	0 316 37	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Japan	44 21 1,979	21 1,979	0 0	0	21 1,979	0	0	0	0	0	0	0	
[10Y - more Total	-	0 0 2,360	0 0 2,360	0 0 352	0 0 0	0 0 2,007	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0	10
[0 - 3M [[3M - 1Y] [1Y - 2Y]		49 1,101 114	49 1,101 114	8 445 21	0 0 0	41 656 93	0 0	0 0 0	0 0	0	0 0 0	0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	U.S.	16	16 88 1,410 2,835	0 24 135 142	0	16 85 1,155 1,625	0 0 121	0	0	0	0	0	0	
[10Y - more Total	-	1,412 2,874 5,675	2,835 5,613	142 776	0 0	1,625 3,671	121 1,107 1,228	0 0	0	0	0	0 0	0 0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0 0 12	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China	14 124 220 87	14 124 220 87	0	0	124 154 87	0 66	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [-	8/ 448 0	8/ 448 0	0 12	0	8/ 367	0 68	0	0	0 0	0	0 0	0 0	87
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Switzerland	0 2 0	0 2 0	0 0	0 0	0 2 0	0 0	0 0	0 0 0	0 0	0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Smeechand	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[0-3M[[3M-1Y]		2 0 0	2 0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0 0 0	15
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	67 38 53	67 38 53 186	0	0 0	67 33 40	0 4 12	0 0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	-	186 89 433	186 89 433	0	0	83 89 313	12 103 0 120	0	0	0	0	0	0	120
[0 - 3M [[3M - 1Y [[1Y - 2Y [143 228 247	143	0 1 0	0	140 217 203	2 10 43	0	0	0	0	0 0 2	0	
[17 - 27 [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	663 201 214	246 663 201 210	2	0	298 191 26	43 364 8 179	0	0	0	0	0 3 0	0	
[10Y - more Total	1	11 11 1,708	11 1,702	23	0 1	20 0 1,076	0 604	0	0 0 0	0 0 0	0 0 0	0 5	0 0	1,198
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0 0 0 198	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East	198 3,411 542 335	198 3,411 542 335	0	0	0 20	198 3,411 521 252	0 119 0	0 2,800 0	0	0	0 0 195 487	0 0 0	
[10Y - more Total [0 - 3M [1	335 4,487 16	335 4,486 16	0 1 0	0 0	82 102	252 4,383 0	0 119 0	0 2,800 0	0 0	0 0	487 681 1	0 0 0	257
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the	0 0 3	0 0 3	0 0 0	0 0 0	0	0 0 3	0 0	0 0 0	0 0	0 0 0	0 0 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Caribbean	96 647 217	96 646 217	0 34 13	0	0 192 202	96 420 3	0	0	0	0	0	0	
Total	1	979	978	47	0	409	522	0	3	0	0	1	ő	471



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2020	1						
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	itives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	12 65 16 43 44 438 372 1.000	2 65 16 43 54 437 370 988	0 0 0 0 20 4 25	0 0 0 0 0 0 0 0 0 0	0 0 0 9 50 94 153	2 65 15 43 45 368 274 812	0 0 0 0 0 0 0 0 0				0 33 0 2 394 179 608	0 0 0 0 0 0 1	682
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	18 62 51 228 483 784 465 2,090	18 61 51 227 483 783 456 2.079	0 0 0 0 41 41		18 60 51 227 439 627 417 1.840	0 0 0 44 156 6 206	0 0 8 0 74 352 1,986 2.419	0 0 75 0 142 848 3,405 4,469	0 0 0 1,075 366 1,443	0 0 0 1,796 802 2,598	46 0 0 0 0 25 71		346

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



						Intesa Sanpaolo S.p.A	۱.						
						As of 30/06/2021	L						
					Dire	ct exposures							
(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
											Off-balance sh	eet exposures	
							Derivatives with po	ositive fair value	Derivatives with	negative fair value			
													Risk weighted
Country / Region	Total gross carrying amount of non-	non-derivative financial											exposure amount
	derivative financial assets	positions)									Nominal	Provisions	
			of which: Financial assets held for trading	designated at fair value	fair value through other	OF WHICH, FINALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				through profit or loss	comprehensive income								
	5	5	0	0	5	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	
Austria	0	0	0	0	0	0	0	0	0	0	0	0	
	95	0	95	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	
Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
	184 2,654 2,839	174 2,609 2,783	10 139 149	0	118 1,818 1,936	56 698 754	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
	0 0 0	0 0	0 0	0	0 0 0	0 0 0	0	0	0	0	0	0 0	
Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
	0 0	0	0	0	0	0 0	0 0	0 0	0	0	0 0	0 0	0
Cyprus													
Couch Record													
Czech Republic													
Denmark													
Estonia													
	Country / Region Austria Belgium Gugaria Cyprus Czech Republic Denmark	Country / Region Total gross carrying amount of non- derivative financial assets Augita 0 Augita 0 Beigium 0 Beigium 0 Buigaria 0 Coprus 0 Ccech Republic 0 Demmark 0	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Augria 5 Augria 5 Beigium 5 Beigium 145 145 50 145 100 145 100 145 100 145 100 145 100 145 100 146 100 147 100 148 100 149 100 <t< td=""><td>Country / Region Total gross carrying amount of non-derivative financial assets of or assets (ned of short positions) Total carrying amount of non-derivative financial assets Austria 0 0 0 Austria 0 0 0 Beigum 145 50 0 Buigaria 0 0 0 Cyprus 0 0 0 Cuerkin 0 0 0 Cuerkin 0 0 0 Austria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Country / Region Total gross carrying amount of non-derivative financial assets non-derivative financial assets positions) of which: Financial assets despined at fair value from derivative financial assets despined at fair value from derivalue from derivative financi</td><td>(mb EJR) Total gross carrying amount of our function and error prove function and error proveror error prove function and error prove function and error pro</td><td>Direct exposures Country / Region Tetal gross carrying smouth of on- derivative financial assets Total carrying smouth of on- derivative financial assets I which: Financial assets of which: Financial assets of which: Financial assets of which: Financial assets of which: Financial assets Austria 5 5 0 0 5 0 0 0 0 Austria 5 5 0 0 0 0 0 0 0 Austria 5 5 0 0 0 0 0 0 0 Austria 5 5 0 0 0 0 0 0 0 4 5 8 9 9 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 <td>(min 1.57) On balance sheet Derivatives with performance of the perfor</td><td>Direct exposures Or balance sheet Direct exposures Direct exposures Derivative sub positive six Der</td><td>Direct exposures On balance sheet Derivatives Direct exposures Derivatives with positive for sales Derivatives with positive for sales County / Room Total proc proving motor of none Total corput generative function and the fun</td><td>Direct supports On balance sheet Detroites with puttive for due. Country (manual energy and e</td><td>Direct exponents Of balance shoet Of shoet sh</td><td>$\begin to the tensor tensor$</td></td></t<>	Country / Region Total gross carrying amount of non-derivative financial assets of or assets (ned of short positions) Total carrying amount of non-derivative financial assets Austria 0 0 0 Austria 0 0 0 Beigum 145 50 0 Buigaria 0 0 0 Cyprus 0 0 0 Cuerkin 0 0 0 Cuerkin 0 0 0 Austria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Country / Region Total gross carrying amount of non-derivative financial assets non-derivative financial assets positions) of which: Financial assets despined at fair value from derivative financial assets despined at fair value from derivalue from derivative financi	(mb EJR) Total gross carrying amount of our function and error prove function and error proveror error prove function and error prove function and error pro	Direct exposures Country / Region Tetal gross carrying smouth of on- derivative financial assets Total carrying smouth of on- derivative financial assets I which: Financial assets of which: Financial assets of which: Financial assets of which: Financial assets of which: Financial assets Austria 5 5 0 0 5 0 0 0 0 Austria 5 5 0 0 0 0 0 0 0 Austria 5 5 0 0 0 0 0 0 0 Austria 5 5 0 0 0 0 0 0 0 4 5 8 9 9 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 <td>(min 1.57) On balance sheet Derivatives with performance of the perfor</td> <td>Direct exposures Or balance sheet Direct exposures Direct exposures Derivative sub positive six Der</td> <td>Direct exposures On balance sheet Derivatives Direct exposures Derivatives with positive for sales Derivatives with positive for sales County / Room Total proc proving motor of none Total corput generative function and the fun</td> <td>Direct supports On balance sheet Detroites with puttive for due. Country (manual energy and e</td> <td>Direct exponents Of balance shoet Of shoet sh</td> <td>$\begin to the tensor tensor$</td>	(min 1.57) On balance sheet Derivatives with performance of the perfor	Direct exposures Or balance sheet Direct exposures Direct exposures Derivative sub positive six Der	Direct exposures On balance sheet Derivatives Direct exposures Derivatives with positive for sales Derivatives with positive for sales County / Room Total proc proving motor of none Total corput generative function and the fun	Direct supports On balance sheet Detroites with puttive for due. Country (manual energy and e	Direct exponents Of balance shoet Of shoet sh	$ \begin to the tensor tensor$



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Finland	0 0 0 138	0 0 0 138	0 0 0 138	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	
Total [0 - 3M [[3M - 1Y [138 351 7	138 351 0	138 298 7	0	53 0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France	312 22 118	304 6 112	8 16 6	0	278 0 112	26 6 0	0 0	0	0 0	0 0 0	0	0 0	
[5Y - 10Y [[10Y - more	-	118 1,244 4,464 6,519	1,169 4,079 6,020	75 385 796	0	632 2,260 3,336	536 1,818 2,386	0	0	0 0 0	0	0	0 0 0	82
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	151 47 440 7 483 1,702 1,281	151 0 329 0 136 1,283 1,134	136 47 339 7 444 1,129 147	0 0 0 0	14 0 101 0 39 361 853	0 0 0 211 281	0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia	4.110 67 837 37 392 292 712 92	3.033 67 835 37 392 291 711 92	2.249 15 59 2 28 16 41 11	0 0 0 0 0 0 0	1.368 46 753 14 84 95 11 21	492 6 23 20 280 181 659 60			0 0 0 0 0		0 2 15 0 0 1 5 5 35		2
[10Y - more Total [0 - 3M [-	2,429 25	2,425 25	172 25	0 0	1,024	1,229 0	0	0	0	0 0	58	0	166
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	2 8 0 2 16 46 99	2 3 0 1 13 27	2 8 0 2 16 46 99	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 291 0	0 0 0 3.600 0				0 0 0 0	
Totai [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	20 68 28 265 315 351 24 1,052	72 0 68 28 266 315 315 315 24 24 1,051	0 0 1 1 3 4 12	0 0 0 0 0 0 0	0 67 27 260 312 147 0	0 0 5 0 200 12 218	291 0 1 1 0 0 7 0	3,600 0 29 34 29 0 0 107 0	1 0 0 0 5 0	264 0 5 0 36 0	16 4 0 0 0	0 0 0 0 0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	1,052 0 15 0 134 308 109	1,051 0 15 0 134 254 98	21 0 0 0 0 0 72 11	0 0 0 0 0 0	813 0 0 15 0 134 147 50	0 0 0 0 89	8 0 0 0 0 0 0	199 0 0 0 0 0 0	6 0 0 0 0 0 0	305 0 0 0 0 0 0 0	20 0 0 0 0 0	0 0 0 0 0	22
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	565 2,641 5,552 4,001 4,043 7,072 19,681 19,665	500 2,612 5,045 3,914 3,507 5,788 15,980 16,213	83 1,187 3,3984 2,999 2,152 1,275 1,275 3,809 4,516		346 50 566 1,508 1,419 2,453 6,761 2,116	136 1,398 986 393 470 3,335 9,098 12,890	0 0 2 4 5 36 2,052 1.571	0 0 105 50 22 156 6,338 2,013	0 0 0 0 24 1	0 0 0 0 35 2 5	0 5.528 958 6 16 9 961 1510	0 0 0 0 0 0 0	1
[107 - more Total [0 - 3M] [3M - 1Y] [2Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Latvia	63,566 63,566 0 0 0 0 0 0 0 0 0 0 0 0 0	10,(13 53,060 0 0 0 0 0 0 0 32 0 0	*,510 19,920 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	14,873 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12,590 28,570 0 0 0 0 0 29 0	3,671 0 0 0 0 0 0 0 0 0 0	2.013 8,684 0 0 0 0 0 0 0 0	29 0 0 0 0 0 0 0 0	98 0 0 0 0 0 0 0 0	1.510 8,987 0 0 0 0 98 0	3 0 0 0 0 0 0 0	21,242



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2021							
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance sh	neet exposures	
				[1			Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0		0 0 0	
Total [0-3M[[3M-1Y]		0 7 14	0 7 14	0 5 14	0 0 0	2 0	0 0 0	0 2	0 0 69	0 8 0	500 0	0 0	0 0 0	0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Luxembourg	0 0 39	0 0 39	0 0 39	0 0	0 0 0	0 0 0	0 32 8	0 70 93	0 0	0 0 0	0 0	0	
[5Y - 10Y] [10Y - more	-	131 541 733	131 541 733	6 541 606	0	125 0 128	0 0	161 802 1,004	818 3.341 4,391	1.021 261 1,290	1.800 800 3,100	0 4 4	0	24
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Malta													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 8 0 163 196 367	0 0 8 0 161 118 287	0 0 8 0 5 78	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 106 118	0 0 0 0 52 52	0 0 0 0 0 0					0 0 0 0	
[0.3M]		367 0 0	0	91 0 0	0 0 0	224 0 0	52 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Poland	14 3 62 19 26	14 3 62 19 26	0 0 0 0	0 0 0 0	0 45 0 26	14 3 17 19 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	124 0 0 6 195 160 1,031	124 0 0 6 196 85 847	0 0 0 6 3 75 184	0 0 0 0 0 0 0 0 0	71 0 0 0 193 0 847	53 0 0 0 0 0 85 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	11
[10Y - more Total [0 - 3M [3M - 1Y [[1Y - 2Y [1,031 1,393 1 60	847 1,134 1 60 61	184 268 0 2	0	847 1,040 0 58	85 1 0	0	0	0	0	0	0	96
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	61 112 4 89 127	112 4 81 124	0 0 8 12		61 105 0 20 115	0 7 4 61 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	
10-3M1 [3M-1Y]		454	443 1 5	22	0	359	73	0	0	0 0	0 0	0 4 22	0	7
[3W - 17] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia	5 5 80 12 304 151	5 5 80 11 303 151	0 0 15	0	0 76 0 247 55	5 4 11 41 96		0	0	0	22 3 0 1 3		
Total	1	558 22	556 22	15 0	0	379 20	90 163	0 0	0 0	0 0	0 0	33 0	0 0	150
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3X - 5Y] [5Y - 10Y [[10V - prore	Slovenia	99 71 38 27 77 73	99 71 38 27 77 93	0 1 0 0 26	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	93 36 27 19 27	7 33 12 8 49 56	0 0 0 0		000000000000000000000000000000000000000	0 0 0 0	1 0 0 1	0 0 0	
Total	1	93 427	427	20 27	0	233	30 167	0	0	0	0	10	0	47



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2021							
						Direc	t exposures							_
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ice sheet	-
												Off-balance sh	eet exposures	
						1		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y]		72 734	62 731 181	72 261 8	0	0 472 175	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	72 734 150 110 1.453 8,237 5,187 16,042	81 1,172 7,439 3,843	8 28 280 857 1,343 2,850	0 0 0 0	51 1,152 4,614 2,851	6 30 20 2,826 992 3,874	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	
[0-3M] [3M-1Y]		16,042 0 0	13,510 0 0	2,850 0 0	0	9,315 0 0	3,874 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	9
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Sweden	0 0	0	0	0 0	0	0 0 0	0	0	0	0 0	0 0 0	0	
[5Y - 10Y [[10Y - more Total	_	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	United Kingdom	0 4 0 0 136 0	0 4 0 0 136 0	0 0 0 0 0	000000000000000000000000000000000000000	0 4 0 0 136 0								
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	140 0 0 0 5 11 0	140 0 0 0 5 11 0	0 0 0 0 0 0 0	0 0 0 0 0 0	140 0 0 0 5 5 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 0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	16	16	0	0	16	0	0	0	0	0	0	0	0
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Norway													0
10 - 3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Australia	0 0 0 71 131 520 722	0 0 0 71 100 495 666	0 0 0 16 31 55 102		0 0 0 56 100 464 620					000000000000000000000000000000000000000			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 63 71 410 168 12	0 63 71 410 168 12			0 63 71 410 168 12								4
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	226 81 0 0 0 0 7 7 7 88	726 81 0 0 7 7 0 88		0 0 0 0 0 0	726 81 0 0 7 7 0 88		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		4



							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		137	137	137	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [_	0 38 1,582 422	0 38 1,582 422	0	0	0 38 1,582 422	0 0	0	0	0	0 0	0	0	
[3Y - 5Y [[5Y - 10Y]	Japan	422 3 0	422 3 0	0	0	422 3 0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]		2,183 26 198	2,182 26 198	137 26 30	0	2,045 0 169	0	0 0	0	0	0 0	0	0	17
[1Y - 2Y [[2Y - 3Y [U.S.	85	47 86	43 52	0	42 34	0	0	0	0 0	0 0 0	0 0	0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more		109 2,272 2,960	25 2,261 2,959	84 96 0	0 0	25 2,050 1,829	0 125 1,131	0	0	0 0	0 0 0	0	0 0 0	
Total [0 - 3M [[3M - 1Y [5,735 0	5,603 0	331 0 0	0	4,148 0 0	1,256	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [China	52 29 151	52 29 151	7 13 0	0	43 16 135	2	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more	4	221 126	221 126	0	0	153 126	15 67 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [579 0 0	579 0 0	20 0 0	0 0 0	475 0 0	85 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	104
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Switzerland	2 0 0	2 0 0	0	0	2 0	0 0	0	0	0	0 0	0	0	
f5Y - 10Y f f10Y - more Total	-	0	0	0	000	0	0	0	0	0	0	0	0	38
[0-3M[[3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	103 24 29 192	103 24 29	0 5 16	0	103 15 0	0 4 13	0 0	0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more Total	-	192 95 443	192 95 443	0 0 21	0	90 95 303	102 0 119	0	0	0 0 0	0 0 0	0 0 0	0	122
[0 - 3M [[3M - 1Y [[1Y - 2Y [154	154 277 321	0	0	152 263 290	2 13 31	0	0	0	0	0 0 1	0	
[2Y - 3Y [[3Y - 5Y]	Other Central and eastern Europe countries non EEA	277 322 51 629 256	50 626 253	7 4	0	230 0 436 43	44 184 210	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	-	12 1,700	253 12 1,693	1 0 12	0	43 12 1,197	210 0 484	0	0 0 0	0	0 0 0	0 0 1	0	1,154
[0-3M] [3M-1Y] [1Y-2Y]		0 0 4	0 0 4	0	0 0 0	0 0 0	0 0 4	0	0	0	0 0 0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East	796 2,856 897	796 2,856 897	10 0 49	0 0	20 0 290	766 2,856 558	0 39	0 2.800 0	0	0	0 0 161	0	
Total	-	897 462 122 5,014	897 462 5,014	0 59	0	181 491	280 4,463	39	2,800	0 0	<u> </u>	446 607		292
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	1 0 0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	10 234 519	10 234 511	0 17 8	0 0	9 10 202	1 207 309	0 0 0	0 0	0 0	0 0	0 0	0 0	
[10Y - more Total	1	299 1,184	298 1,174	1 26	0	295	3 518	0	3	0	0	0 1	0	530



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	2,027 4 19 45 545 545 400 3,070	2,014 1 19 45 30 540 385 3,035	0 0 0 1 11 2 14	0 0 0 0 0 0 0 0 0 0	1,710 0 0 0 55 105 1.871	304 1 19 45 29 474 279 1,151	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	103 0 0 0 404 5 512		2,355
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	21 62 63 162 643 1,269 724	20 61 67 162 643 1,266 724	0 0 0 0 0 0		20 61 67 153 564 1,153 717	0 0 9 79 113 6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			15 5 0 0 0 0 25		
Total		2,948	2,942	0	0	2,735	207	0	0	Ŭ 0	Ŭ O	46		382

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

					As of 30/09/202	0								As of 31/12/202	0			
		Gros	is carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, acco fair value due to cr	umulated edit risk and	Collaterals and financial		Gro	ss carrying amou	int		Accumulate changes in provisions ⁴	d impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform		On performing exposures ²	On non-performin	g exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of wi	hich non-perforr	-	On performing exposures ²	On non-perform		guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3		0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	68,307	0	0	0	0	5	0	0	0	93,300	0	0	0	0	4	0	0	0
Debt securities (including at amortised cost and fair value)	126,619	0	138	138	136	139	102	102	0	107,811	10	132	132	132	140	101	101	. 0
Central banks	39	0	0	0	0	4	0	0	0	38	0	0	0	0	4	0	0	0
General governments	98,007	0	21	21	21	68	2	2	0	77,230	3	19	19	19	61	2	2	0
Credit institutions	8,244	0	0	0	0	20	0	0	0	8,061	8	0	0	0	9	0	0	0
Other financial corporations	14,642	0	79	79	79	32	78	78	0	16,515	0	78	78	78	43	77	77	0
Non-financial corporations	5,688	0	38	38	36	16	22	22	0	5,967	0	36	36	36	22	22	22	0
Loans and advances(including at amortised cost and fair value)	527,207	1,495	35,893	35,893	35,608	2,703	18,603	18,478	13,775	490,316	1,614	21,218	21,218	21,111	2,847	10,198	10,169	8,304
Central banks	2,302	0	0	0	0	2	0	0	0	2,748	0	0	0	0	2	0	0	0
General governments	18,104	219	328	328	328	48	96	96	4	17,725	476	309	309	309	43	129	129	3
Credit institutions	19,065	15	89	89	89	19	18	18	0	17,966	1	83	83	83	22	18	18	· 0
Other financial corporations	52,557	184	769	769	741	154	406	392	242	50,862	4	615	615	589	150	307	295	198
Non-financial corporations	249,604	514	26,286	26,286	26,033	1,582	14,294	14,184	9,720	227,164	514	15,321	15,321	15,240	1,706	7,906	7,890	5,677
of which: small and medium-sized enterprises at amortised cost	106,314	255	18,518	18,518	18,518	873	10,168	10,168	7,307	93,183	208	10,087	10,087	10,087	942	5,074	5,074	4,300
of which: Loans collateralised by commercial immovable property at amortised cost	51,703	175	11,371	11,371	11,371	544	4,763	4,763	6,464	42,633	107	6,101	6,101	6,101	647	2,302	2,302	3,698
Households	185,575	563	8,422	8,422	8,419	898	3,790	3,788	3,810	173,850	619	4,891	4,891	4,890	923	1,838	1,837	2,426
of which: Loans collateralised by residential immovable property at amortised cost	132,263	283	4,403	4,403	4,403	390	1,326	1,326	3,036	123,593	346	2,580	2,580	2,580	466	641	641	1,917
of which: Credit for consumption at amortised cost	20,748	82	833	833	833	261	480	480	57	19,839	128	657	657	657	241	342	342	48
DEBT INSTRUMENTS other than HFT	722,134	1,495	36,030	36,030	35,744	2,847	18,705	18,580	13,775	691,427	1,624	21,351	21,351	21,243	2,990	10,299	10,270	8,304
OFF-BALANCE SHEET EXPOSURES	298,973		2,597	2,597	2,597		272	272	559	289,803		2,606	2,606	2,606	284	315	315	527

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant as a reported in reported in reported in the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with policity sign. ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information in the specified information is discloaded with a policity sign. ¹⁰ For the specified information of the specified information information is discloaded with the specified information is discloaded and this sign (non-triange) in far value due to credit risk and provisions (in the specified information in the specified information in the specified information is discloaded in the policity sinter specified information in the specifie

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

					As of 31/03/202	1								As of 30/06/202	1			
		Gross	s carrying amo	unt		Accumulation changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gro	iss carrying amoun	t ⁵		Accumulat changes in provisions	ed impairment, ac 1 fair value due to c 1,5	cumulated credit risk and	Collaterals and financial
		Of which performing but past due >30 days and <=90	Of w	hich non-perforn	-	On performing exposures ²	On non-perform		guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90	Of whi	ch non-perforn	-	On performing exposures ²	On non-perform		guarantees received on non- performing exposures
(min EUR)		days		Of which: defaulted	Of which Stage 3			Of which Stage 3			days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	116,025	0	0	0	0	4	0	0	0	133,763	0	0	0	0	4	0	0	0
Debt securities (including at amortised cost and fair value)	108,644	8	136	136	136	139	103	103	0	111,986	11	124	124	124	116	92	92	0
Central banks	36	0	0	0	0	3	0	0	0	37	0	0	0	0	4	• 0	0	0
General governments	77,427	0	22	22	22	61	3	3	0	79,688	0	21	21	21	53	1	1	0
Credit institutions	8,304	8	0	0	0	8	0	0	0	7,742	11	0	0	0	7	0	0	0
Other financial corporations	16,818	0	78	78	78	43	78	78	0	18,028	0	68	68	68	33	68	68	0
Non-financial corporations	6,059	0	35	35	35	24	22	22	0	6,492	0	35	35	35	19	22	22	0
Loans and advances(including at amortised cost and fair value)	492,856	1,739	21,051	21,051	20,945	2,929	10,274	10,250	8,168	496,157	2,964	19,634	19,634	18,941	2,943	9,640	9,509	7,589
Central banks	2,404	0	0	0	0	1	0	0	0	3,541	0	0	0	o	2	2 0	Q	0
General governments	17,512	650	311	311	311	44	127	127	3	17,897	761	318	318	317	59	131	131	3
Credit institutions	18,783	1	79	79	79	22	17	17	0	21,682	1	79	79	79	15	5 18	18	0
Other financial corporations	51,119	5	607	607	587	163	308	300	195	51,362	133	571	571	543	168	306	294	178
Non-financial corporations	227,883	492	15,172	15,172	15,087	1,772	7,979	7,963	5,560	223,446	295	13,565	13,565	13,146	1,856	ō 7,194	7,131	4,959
of which: small and medium-sized enterprises at amortised cost	94,648	263	9,989	9,989	9,989	958	5,160	5,160	4,164	96,014	226	9,980	9,980	9,752	1,065	5,334	5,301	3,941
of which: Loans collateralised by commercial immovable property at amortised cost	42,564	118	6,049	6,049	6,049	683	2,361	2,361	3,589	41,184	100	5,315	5,315	5,112	770	2,061	2,045	3,156
Households	175,156	592	4,882	4,882	4,881	927	1,843	1,843	2,410	178,229	1,774	5,101	5,101	4,857	844	1,990	1,934	2,450
of which: Loans collateralised by residential immovable property at amortised cost	122,039	302	2,658	2,658	2,658	461	674	674	1,963	127,499	557	2,784	2,784	2,595	424	781	739	1,982
of which: Credit for consumption at amortised cost	19,413	130	668	668	668	237	347	347	46	19,470	139	703	703	685	190	361	359	42
DEBT INSTRUMENTS other than HFT	717,526	1,747	21,187	21,187	21,081	3,072	10,377	10,353	8,168	741,906	2,974	19,758	19,758	19,066	3,063	9,731	9,601	7,589
OFF-BALANCE SHEET EXPOSURES	273,646		2,243	2,243	2,243	267	304	304	577	285,302		2,189	2,189	2,152	262	259	259	583

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the resolution allowance at the cost of the collective allowance for incurrents at anontized cost of the collective allowance is the terms of the collective allowance at the cost of the collective allowance at the sequence allowance is the terms of the collective allowance i

Forborne exposures

Intesa Sanpaolo S.p.A.

1			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	oposures with		ing amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	15,606	9,780	4,132	3,873	9,067	4,826	11,685	6,124	2,679	2,375	6,586	2,869
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	100	46	31	31	0	0	93	46	31	30	0	0
Credit institutions	86	82	13	13	0	0	79	79	14	14	0	0
Other financial corporations	446	283	197	194	156	53	443	222	177	171	124	25
Non-financial corporations	11,515	7,394	3,249	3,049	6,377	3,521	8,420	4,538	2,084	1,847	4,443	2,033
of which: small and medium-sized enterprises at amortised cost	7,168	4,855	2,123	1,996	4,540		4,843	2,887	1,321	1,200	3,102	
Households	3,459	1,975	641	586	2,533	1,252	2,651	1,240	374	314	2,019	810
DEBT INSTRUMENTS other than HFT	15,606	9,780	4,132	3,873	9,067		11,685	6,124	2,679	2,375	6,586	
Loan commitments given	547	228	12	9	168	70	645	201	10	6	151	48
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	2,055						1,499					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	2,931						1,241					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Intesa Sanpaolo S.p.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ving amount of with forbearance	Accumulated in accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,532	6,558	3,006	2,573	8,668	3,100	14,208	6,087	2,832	2,398	8,502	2,863
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	174	46	31	31	79	0	154	46	35	30	63	0
Credit institutions	87	74	14	13	0	0	85	74	14	13	0	0
Other financial corporations	457	234	179	171	161	27	411	220	173	167	150	23
Non-financial corporations	10,787	4,881	2,382	2,032	6,100	2,189	10,413	4,385	2,201	1,846	5,889	1,949
of which: small and medium-sized enterprises at amortised cost	6,700	3,123	1,513	1,314	4,618		6,506	2,928	1,470	1,264	4,479	
Households	3,026	1,322	401	325	2,328	885	3,145	1,362	410	341	2,400	891
DEBT INSTRUMENTS other than HFT	14,532	6,558	3,006	2,573	8,668		14,208	6,087	2,832	2,398	8,502	
Loan commitments given	607	185	10	6	170	66	583	216	10	7	181	74
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	2,192						2,238					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	1,099						1,012					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Intesa Sanpaolo S.p.A.

	AS OT 30/09/2020								AS OF 33	/12/2020					AS OF 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³
A Agriculture, forestry and fishing	4,436	519	519	4,419	310	0	4,218	379	379	4,201	250	0	4,216	370	370	4,199	249	0	4,052	350	350	4,035	244	0
B Mining and guarrying	4.398	195	195	4.398	163	0	4,489	163	163	4,489	140	0	5.338	170	170	5.338	154	0	3.691	143	143	3.691	133	0
C Manufacturing	75.174	6.088	6.088	74.863	3.944	8	67.917	4.149	4.149	67.694	2.719	0	67.117	4.179	4.179	66.904	2.773	0	65.461	3.839	3.839	65.231	2.559	0
D Electricity, gas, steam and air conditioning supply	10,950	307	307	10,937	265	0	12,816	224	224	12,808	224	0	10,385	225	225	10,378	214	0	10,513	218	218	10,509	227	0
E Water supply	2,424	137	137	2,424	98	0	2,182	93	93	2,182	77	0	2,501	94	94	2,501	80	0	2,477	87	87	2,477	79	0
F Construction	21.937	6.699	6.699	21.786	3.693	74	17.494	3.315	3.315	17.457	1.866	6	17.539	3.178	3.178	17.503	1.842	7	16.937	2.787	2.787	16.908	1.701	1
G Wholesale and retail trade	39.737	3.607	3.607	39.701	2.353	2	34.282	2.046	2.046	34.248	1.343	1	36.804	2.045	2.045	36.772	1.362	2	35.872	1.831	1.831	35.843	1.244	1
H Transport and storage	16,057	1,009	1,009	16,054	702	0	14,878	677	677	14,874	512	1	14,458	666	666	14,456	521	1	14,318	554	554	14,315	453	1
I Accommodation and food service activities	7,945	944	944	7,938	581	2	7,434	491	491	7,426	341	2	7,741	491	491	7,735	353	2	7,799	475	475	7,793	360	2
3 Information and communication	8.084	248	248	8.082	190	0	8.068	191	191	8.065	128	0	9.997	189	189	9.992	132	0	10.144	173	173	10.139	120	0
K Financial and insurance activities	5,876	204	204	5,876	105	0	6,433	97	97	6,417	63	0	7,046	94	94	7,029	69	0	7,326	89	89	7,326	64	0
L Real estate activities	23,289	4,522	4,522	22,983	2,256	19	19,439	2,280	2,280	19,144	1,186	4	19,548	2,242	2,242	19,154	1,197	4	19,398	2,033	2,033	18,984	1,188	4
M Professional, scientific and technical activities	16,159	847	847	16,059	479	1	15,659	573	573	15,489	323	0	13,954	567	567	13,879	331	1	13,863	380	380	13,829	254	1
N Administrative and support service activities	5,679	492	492	5,677	338	1	4,914	339	339	4,914	219	0	5,741	353	353	5,740	246	0	5,309	348	348	5,309	224	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	9	0	0	9	0	0
P Education	273	26	26	273	14	0	252	17	17	252	7	0	261	17	17	261	8	0	261	16	16	261	9	0
Q Human health services and social work activities	2,445	168	168	2,445	100	0	2,320	114	114	2,320	82	0	2,387	115	115	2,387	84	0	2,353	80	80	2,352	57	0
R Arts. entertainment and recreation	1.221	161	161	1.221	88	0	920	108	108	920	58	0	969	112	112	969	62	0	966	105	105	966	64	0
S Other services	3,518	112	112	3,516	87	0	3,447	64	64	3,447	57	0	1,883	65	65	1,883	56	0	2,695	58	58	2,695	60	0
Loans and advances	249,604	26,286	26,286	248,651	15,767	110	227,164	15,321	15,321	226,350	9,595	16	227,883	15,172	15,172	227,079	9,734	16	223,446	13,565	13,565	222,674	9,040	10

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Intesa Sanpaolo S.p.A.

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/05/2021		
	Loans and advance	es				Loans and advano	5				Loans and advance					Loans and advano	es			
		Performing		Non-performing			Performing		Non-performing					Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	527,207	491,314	1,495	35,893	4,810	490,316	469,098	1,614	21,218	4,262	492,856	471,805	1,739	21,051	4,265	496,157	476,523	2,964	19,634	3,789
Of which secured	343,791	317,618	828	26,173	3,356	322,491	307,854	922	14,637	2,951	328,864	314,366	935	14,498	2,820	335,303	321,934	902	13,369	2,589
Of which secured with immovable property	199,723	181,516	584	18,207	2,431	180,680	170,503	485	10,178	2,182	182,254	172,173	468	10,081	1,949	182,143	172,740	707	9,403	1,834
Of which instruments with LTV higher than 60% and lower or equal to 80%	64,268	61,160		3,108	505	59,661	57,764		1,897	475	61,126	59,268		1,858	406	61,737	60,096		1,641	320
Of which instruments with LTV higher than 80% and lower or equal to 100%	17,691	15,364		2,327	238	18,788	17,313		1,475	322	19,292	17,959		1,333	235	19,583	18,293		1,290	272
Of which instruments with LTV higher than 100%	19,514	12,721		6,793	653	15,162	11,709		3,453	543	15,364	11,796		3,568	471	15,288	11,978		3,310	400
Accumulated impairment for secured assets	13,722	1,632	27	12,089	809	7,845	1,830	30	6,015	725	7,960	1,890	35	6,071	691	7,481	1,942	35	5,539	565
Collateral																				
Of which value capped at the value of exposure	233,724	222,419	580	11,305	2,065	216,176	209,307	534	6,869	1,834	218,843	212,105	538	6,737	1,719	225,975	219,750	711	6,226	1,641
Of which immovable property	187,182	176,355	508	10,827	1,887	171,876	165,393	449	6,483	1,662	173,473	167,133	438	6,341	1,518	173,448	167,559	664	5,888	1,460
Of which value above the cap	297,224	273,894	651	23,330	4,082	259,820	245,967	673	13,853	3,160	256,011	242,463	766	13,548	2,998	251,658	238,871	996	12,787	2,775
Of which immovable property	283,215	260,590	632	22,625	3,901	244,574	231,581	639	12,993	3,001	234,719	222,100	595	12,618	2,654	233,040	220,842	977	12,198	2,577
Financial guarantees received	74,233	71,763	100	2,470	440	74,978	73,543	322	1,435	304	78,665	77,234	323	1,430	347	79,934	78,570	104	1,364	334
Accumulated partial write-off	-10,611	0	0	-10,611	-279	-6,532	0	0	-6,532	-315	-6,582	0	0	-6,582	-279	-6,918	0	0	-6,918	-299

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing leans and advances divided by total leans and advances (excluding leans and advances classified as held for sale, cash balances at central banks and other demand deposite 3 of 5% or above.

EBA BARDEAN BARDEAN BARDEAN

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Intesa Sanpaolo S.p.A.

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee tha can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stape 2)	Non-perfor	Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: opposunes with forbearance measures	Of which: Instruments increase in credit tisk since initial necognition but not credit- impaired (Stage 2)		rg Of which: exposures with forbairance melikures	Of which: Unlikely to pa that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearsnor measures	Of which: Instruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monatoria	47,374	46,875	1,343	11,364	409	255	399	716	591	57	449	125	54	92	1	89	32,515	32,076	1,199	12,225	440	230	355	650	538	6	472	112	55	92	217	91
of which: Households	18,105	17,855	395	3,659	249	135	209	284	225	15	184	63	31	42	1	đ	8,718	8,596	369	3,071	123	76	105	177	151	17	137	27	16	21	17	16
of which: Collateralised by residential immovable property	13,092	12,930	316	2,512	161	102	146	138	110	11	94	25	18	23	1	25	6,142	6,054	308	2,248	55	61	79	110	94	13	87	16	12	14	0	
of which: Non-financial corporations	27,129	26,882	908	6,496	247	118	188	411	346	41	247	64	23	49	۰	41	21,922	21,608	750	7,997	314	152	260	459	274	43	326	85	39	10	197	75
of which: Small and Medium-sized Enterprises	23,347	23,130	849	5,808	216	93	160	348	292	38	215	55	18	42	٥	40	19,154	18,891	724	7,243	263	138	210	413	335	40	296	77	27	63	188	39
of which: Collateralised by commercial immovable property	12,843	12,702	653	2,954	141	79	115	224	195	29	143	27	13	23	٥	17	11,490	11,306	603	4,382	181	113	158	294	251	34	222	44	28	39		30

								As of 30	09/2020															As of 31	12/2020							
	Gross	canying amount							Accumulated ing	aimert, accum	lated negative chi			sk.	Maximum amount of the guarantee that can be considered	Gross carrying amount		anying amount						,	kccumulated imp	ainnent, accumu	lated negative cha			×	Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposiznes with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guaranthie context of the COVID-19 crisis				Of which: opposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: soposunes with forbairance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee nooiwed in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monitoria	18,751	18,377	607	3,486	373	200	242	326	212	45	157	115	58	52	•	64	27,820	27,233	720	6,949	587	359	371	555	384	54	317	172	90	80	47	82
of which: Households	7,708	7,568	168	1,474	140	80	109	110	83	7	64	27	9	12	۰	19	14,852	14,576	264	1,350	286	155	192	251	195	12	160	63	19	28	2	52
of which: Collateralised by residential immovable property	5,374	5,292	136	1,133	82	59	н	54	48	5	41	6	4	5	0	13	10,877	10,714	218	2,451	163	113	123	123	105	9	93	19	9	11	1	29
of which: Non-financial corporations	10,492	10,269	429	1,956	223	110	124	201	123	37	91	78	40	31	0	45	12,354	12,063	444	1,475	290	194	170	287	195	40	152	99	8	44	45	31
of which: Small and Medium-sized Enterprises	5,182	5,033	256	1,202	149	54		125	81	28	83	45	15	26	0	43	6,817	6,630	289	2,050	207	132	151	170	113	30	96	57	н	35	42	25
of which: Collateralised by commercial immovable property	4,873	4,744	389	1,088	130	66	n	115	81	35	68	35	17	17	۰	34	5,222	5,060	357	1,763	162	120	97	151	111	34	98	40	29	21	1	16

								As of 30,	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross canying amount
(win EUR)		Performing	Of which: expositions with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non perform	ing Of which: exposures with forbearance measures	o Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: expositivits with forbiariance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbuirrance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis			Performing	Of which: opposunes with forbearance measures	Of which: Instruments with significant intrasise in credit risk since initial recognition but not credit- itryained (Stage 2)	Non-perform	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance melaisones	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performà	ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contoct of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	24,733	24,707	20	811	26	s	24	64	61	1	10	3	1	3	21,611	7	31,961	31,931	34	2,369	30		27	67	61	1	21	5	1	4	27,710	12
of which: Households	2,405	2,395			10			•				1				3	2,521	2,514						s	4			1				2
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			٥				0	0	۰			٥			٥	0			0				۰
of which: Non-financial corporations	22,228	22,212	20	652	16	4	15	55	53	1	9	2	1	2	19,201	4	29,323	29,300	33	2,104	22		20	61	57	1	19	4	1	4	25,161	11
of which: Small and Medium-sized Enterprises	12,835	12,820			15			44	42			2				4	17,244	17,223			21			44	40			4				10
of which: Collateralised by commercial immovable property	6	6			0			٥	٥			0				0	21	21			0			٥	٥			0				•



In

tion on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Intesa Sanpaolo S.p.A.

1								As of 31,	03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guasimtee that can be considered	Gross canying amount														×	Maximum amount of the guarantee that can be considered	e Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: I fratturnents with significant increase in condit risk since initial recognition but not credit- impaired (Skige 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposume wit fotbearance measures	Of which:		9 Of which: exposures with forbairance melasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: soposanas with forbaanace melasunas	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	8,323	8,250	401	2,983	73	42	64	170	152	22	138	28	9	15	4	10	3,477	3,426	146	1,342	51	29	42	93	77	9	70	16	9	12	3	6
of which: Households	4,505	4,458	174	1,695	47	22	41	85	75	9	70	20	3	7	0		881	860	2	414	21		15	24	19	3	17	5	1	1	0	2
of which: Collaboralised by residential immovable property	3,832	3,603	160	1,434	29	17	27	55	52	7	49	3	2	3	0	6	739	728	58	345	11	6	•	14	12	2	11	2	1	1	0	1
of which: Non-financial corporations	3,401	1,175	227	1,274	25	19	24	84	76	14	67		6		4	2	2,192	2,161	54	925	30	20	26	68	57	6	53	30	7		3	5
of which: Small and Medium-sized Enterprises	2,521	2,498	154	1,025	23	18	21	65	58	7	52	7	5	7	4	2	1,709	1,681	28	815	28	19	25	57	40	6	-6	9	6		2	5
of which: Collaberalised by commercial immovable property	2,569	2,561	183	925				60	57	11	50	2	2	2	0	1	1,673	1,652	61	640	21	16	19	47	40	3	36	7	5	6	0	3

								As of 31	03/2021															As of 30	/06/2021							
	Gross	carrying amount							iccumulated imp			inges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform							Non-perform						Performing										Non-perform				
(min ELR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures with forbearance melaisures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: h Instruments with significant increases in credit risk since initial necognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	50,889	49,735	1,557	16,981	1,153	746	803	1,133	792	197	689	340	195	198	237	159	53,461	52,182	4,081	19,540	1,279	804	794	1,233	884	214	754	349	186	165	275	296
of which: Households	18,909	18,452	832	4,967	457	256	303	367	253	38	229	104	39	50	18	81	21,735	21,145	1,112	6,295	591	318	355	421	288	43	243	133	49	55	24	110
of which: Collateralised by residential immovable property	13,249	12,981	581	3,439	268	194	201	185	149	25	135	37	22	24	1	48	15,907	15,554	822	4,567	352	229	241	221	170	28	147	51	29	31	1	70
of which: Non-financial corporations	30,019	29,338	2,648	10,785	682	477	497	737	512	157	445	225	146	148	217	87	29,855	29,183	2,897	12,039	673	473	435	204	580	169	495	205	127	109	249	80
of which: Small and Medium-sized Enterprises	22,953	22,445	2,387	8,756	518	378	434	578	414	139	367	164	109	122	205	72	23,211	22,707	2,515	9,947	504	356	340	623	478	145	421	345	85	85	233	71
of which: Collateralised by commercial immovable property	14,242	13,850	1,612	5,528	392	313	301	424	321	109	290	103	81	76		51	15,000	14,642	1,870	6,245	358	285	240	458	377	120	333	61	61	\$	4	38

								As of 31	(03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guasantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing						Non-perform	rg					Performing			Non-performi	ing						Non-perform				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with ferbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposume with forbeanance measures	Of which: bistruments with significant increase in credit fisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbianance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	36,238	36,178	42	2,923	59	16	47	80	68	1	24	12	2	9	31,581	28	37,627	37,526	55	4,144	100	19	68	94	73	1	30	22	3	13	32,785	35
of which: Households	2,896	2,884			12			7	5			2				4	3,079	3,059			20			7	4			з				7
of which: Collateralised by residential immovable property	۰	0			0			0	0			٥				٥	0	۰			٥			0	۰			٥				۰
of which: Non-financial corporations	33,217	33,169	41	2,611	47	14	38	73	64	1	22	20	2	7	28,671	24	34,434	34,334	я	3,801	80	17	2	87	69	1	28	29	3	12	29,695	27
of which: Small and Medium-sized Enterprises	20,091	20,049			42			54	45			9				20	21,310	21,238			72			ø	50			17				25
of which: Collateralised by commercial immovable property	29	29			0			٥	٥			0				0	43	43			٥			1	1			0				٥

