

### **COMUNICATO STAMPA**

## INTESA SANPAOLO: 2021 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 3 dicembre 2021 – Intesa Sanpaolo prende atto dell'annuncio effettuato oggi dall'Autorità Bancaria Europea in merito alle informazioni del 2021 EU-wide Transparency Exercise.

## Informazioni di background sull'EU-wide Transparency Exercise

Il Consiglio delle Autorità di Vigilanza dell'EBA ha approvato il pacchetto informativo per l'*EU-wide Transparency Exercise*, che dal 2016 viene condotto annualmente e pubblicato assieme al *Risk Assessment Report (RAR)*. Il *transparency exercise* annuale si baserà esclusivamente su dati COREP/FINREP, per quanto riguarda metodologia e ambito, al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

I prospetti sono stati compilati a livello centrale dall'EBA e successivamente inoltrati per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni e di aggiungere informazioni specifiche richieste per chiarire ulteriormente i singoli dati.

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



## **Key Metrics**

(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

	(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
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]	

## EBA SURGPEAN BANKING AUTHOUSTY

# 2021 EU-wide Transparency Exercise Capital

		(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
	A	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 transitional adjustments)	50,325	51,070	50,080	48,992	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	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		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 CRR
	A.1.3	Accumulated other comprehensive income	-298	294	38	185	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r200,c010)	Articles 4(117) 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 (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	31	31	32	7	C 01.00 (r230,c010)	Article 84 of CRR
	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 (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-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 CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	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)	of CDR  Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs  (-) 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 CRR
	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 (r472,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010)	Articles 4(36), 32(1) point (k) (i) and 89 to 91 of CRR; Articles 38(1) point (k) (ii), 243(1) point (ii), 744(1) point (ii) and 258 of CRR; Articles 35(1) point (k) (iii) and 378(3) of CRR; Articles 36(1) point (k) (iv) and 153(4) of CRR.  36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 153(4) of CRR.
	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 (h); 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 CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-27	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514;c010)	Article 36(1), point (n) and Article 133c(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	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		2,133	2,129	1,512	1,518	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
		Transitional adjustments						•
	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 CRR
	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		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		618	714	630	596	C 01.00 (r010,c010) + C 01.00 (r920,c010) + C 01.00 (r030,c010) + C 01.00 (r940,c010) + C 01.00 (r050,c010) + C 01.00 (r970,c010) + C 01.00 (r074,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-873	-969	-905	-912	C 01.00 (r890,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 CRR
	B.1	Of which: Transitional adjustments included	-1,499	-1,447	-1,011	-967	C 05.01 (r010;c040)	
6107711 00-00-0	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)	•
	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)1	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.02%	14.04%	14.41%	14.35%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,133	2,129	1,512	1,518	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-873	-969	-905	-912	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1,499	-1,447	-1,011	-967	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

					1
		RW	/As		
(mln 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) <sup>1</sup>	281,793	282,105	270,633	271,641	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r040, c280, s002) - C 08.01 (r050, c280, s002) - C 08.01 (r050, c280, s002) -{C 08.01 (r050, c280, s
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) <sup>2</sup>	7,086	7,060	6,111	6,968	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r04), c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c
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 (8470, 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 19.00_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_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	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.

(1.5%)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min 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 sexpenses) (Of which debt sexpenses)	1,136	1,446	337	662
(Expenses on share capital repayable on demand)	0	2,110	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, not	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 (pain 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 <sup>1</sup>	0	194	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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

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#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30/	06/2021			
		Fa	ir value hierar	thy		Fa	ir value hierar	thy		Fa	ir value hierar	thy		Fa	ir value hierar	chy		
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 <sup>1</sup>	51,009				79,944				54,733				54,312				-	
TOTAL ASSETS	824,209				826,259				822,804				851,899				IAS 1.9(a), IG 6	

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

(min	(min EUR) As of 30/09/2020							As of 31/12/2020								As of 31	/03/2021			As of 30/06/2021						
		Gross carry	ying amount		Accu	mulated impair	ment	Gross carrying amount Accumulated impairment			ment	Gro	ss carrying am	ount	Accı	ımulated impai	rment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>			
Breakdown of financial assets by instrument and by counterparty sector		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		Stage 3 Credit-impaired assets	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	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)

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

<sup>(</sup>P) 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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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

<sup>(1)</sup> 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	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
Short positions	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)
Donasha	of which: Current accounts / overnight deposits	8,330	8,892	8,586	8,672	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subord	nated 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
OTAL FINANCIAL LIABILITIES		726,843	702,390	727,914	753,836	

## EBA SUREPEAN SANCING

# 2021 EU-wide Transparency Exercise Market Risk

	SA						M									IM						
			VaR (Memoral	VaR (Memorandum item) STRESSED VaR (Memorandum item) A		CAPITAL CHARGE FOR CTP			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L 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	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	2.139	2.043	575	161	732	249							482	119	713	181						
Of which: General risk	749	658	227	59	252	61							154	49	229	72						
Of which: Specific risk	1,387 54	1,383 19	348	102	480 43	188							328	71	483	109						
Equities Of which: General risk	54	19	94	33	43	1/							94	22	42	14						
Of which: General risk Of which: Specific risk	34	3	04	22	42	17							04	22	42	14						
Foreign exchange risk	137	47	0	33	10	0							0	1 1	0	0						
Commodities risk	16	15	12	4	9	4							13	6	9	6						
Total	2,346	2,123	478	155	576	246	186	148	0	0	0	15,489	434	88	589	138	315	210	0	0	0	16,719
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	5/2021					
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	17	7,132	111	22	023	27							60	14	70	16						
Of which: General risk	1/	l í	111	0	03	0							00	14	79	10						
Of which: General risk	13	1	111	32	83	27							60	14	79	16						
Foreign exchange risk	111	126	111	0	0	0							0	0	70	0						
Commodities risk	18	21	24	9	12	9							28	7	19	7						

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 OVI template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	185.215	222.590	21.262		192,188	235.318	23.894	
	legional governments or local authorities	2,137	1,724	458		2,304	1.697	452	
	hiblic sector entities	2,883	1,161	827		2,966	1,311	814	
	fultilateral Development Banks	3,420	3,598	0		3.131	3,348	0	
	nternational Organisations	135	135	0		619	619	0	
In	nstitutions	29,643	21,170	3,938		24,154	17,013	3,363	
Co	Corporates	58,600	32,808	30,317		53,254	31,965	29,314	
	of which: SME	10,389	6,575	5,612		9,995	6,074	5,209	
Rq	tetali	23,904	14,503	10,254		24,178	14,463	9,539	
	of which: SME	5,598	3,789	2,373		4,539	2,897	1,691	
Corisonuateu data	ecured by mortgages on immovable property	5,896	5,786	2,154		5,961	5,829	2,161	
	of which: SME	1,863	1,804	730		1,743	1,690	635	
	xposures in default	4,477	2,070	2,295	2,282	4,231	1,679	1,851	2,464
	tems associated with particularly high risk	852	746	1,119		782	744	1,116	
	overed bonds	1,922	1,921	232		1,897	1,896	230	
	laims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4,735	3,705	2,909		5,995	4,420	3,921	
	oultv	2,889	2,889	4,103		3,351	3,390	5,599	
	Other exposures	21,665	21,531	12,314		22,268	22,148	13,325	
St	itandardised Total <sup>2</sup>	348,373	336,336	92,180	3,127	347,279 rs or credit risk mitigation techni	345,799	95,580	3,276

			Standardised Approach									
					Standardise	d Approach						
			As of 30,	09/2020		As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	113,853	152,398	16,145		130,003	174.507	18.390				
	Regional governments or central banks Regional governments or local authorities	1,193	132,390	10,145		1.431	174,307	138				
	Public sector entities	1,755	719	520		1.813	865	509				
	Multilateral Development Banks	1,733		320		1,013	0.0					
	International Organisations	ō	ō	ō		ō	ō	ō				
	Institutions	8,898	3,893	1,299		7,491	3,541	1,266				
	Cornorates	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				
IIALI	Secured by mortgages on immovable property	2,695	2,635	1,031		2,650	2,585	1,009				
	of which: SME	1,625	1,587	601		1,586	1,543	584				
	Exposures in default	3,199	1,524	1,706	1,591	2,938	1,076	1,179	1,815			
	Items associated with particularly high risk	536	485	727		384	368	552				
	Covered bonds	392	391	45		372	371	43				
	Claims on institutions and corporates with a ST credit assessment	2,398	1,675	1,734		3.420	2.346	2,603				
	Collective investments undertakings (CIU)	2,398 2,481	2,480	3,298		3,920	2,3%	4.873				
	Equity Other exposures	2,481 19,179	2,480	3,298 10.918		3,011 19,685	3,009	4,873 11.828				
		17,179	19,1/1	10,718	1.855	19,003	17,001	11,020	2,066			
	Standardised Total <sup>2</sup>	(ii) Ordered assessment and the Co							2,000			

		exposures, but includes gener	al credit risk adjustments.							
					Standardise	d Approach				
			As of 30,	09/2020		As of 31/12/2020				
	(1) 770 (1)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
UNITED STATES	Control of commentary or centrol field with CLIP, No.  And Control commentary or centrol and relative  Public sector entities  Holding and Control control control  Commentary  Executions  Control of Commentary  Executions  Control of Control  Executions  Control of Control  Executions  Control  Control of Control  Co	9,301 4 0 0 995 17 17 13 1 1 0 0 0 0 35 0 0 1 12 1 12 1 12 1 12 12 12 12 12 12 12 1	9,101 9,101 9,101 9,000	1 0 1 0 175 575 111 10 0 0 0 0 0 103		7,725 0 4 0 0 1,102 36 1,102 0 0 0 0 0 3 3 0 0 0 294	7,525 0 4 0 4 414 145 255 265 267 7 7 1 0 0 0 0 33 3 0	1 0 1 0 1 0 0 1 0 1 0 0 0 0 0 0 0 0 0 0	۰	
	Characteristics of Totals	-	.,,		-	-			10	

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	from FIR %A	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central enversaments or central training sectional oversaments or forcial authorities specialism accommend or forcial authorities specialism accommend training feature status of consistence specialism accommend training feature status of consistence specialism accommend training specialism accommend training specialism accommend to consistence specialism accommend specialism s	7,333 48 55 0 0 7,496 859 50 10 1 1 0 5 0 354 0 0 0	7,666 88 99 0 0 5,861 7,10 1 1 1 4 4 0 354 0 36	0 10 19 0 448 564 20 0 0 7 7 0 39 9	1	6,272 65 166 0 0 0 5,100 1,051 11 1 1 1 0 5 0 373 0 4 0	6,595 466 0 0 0 1,766 900 45 5 1 1 1 0 373 373	9 29 0 0 233 601 33 4 0 0 0	٠
I	Other exposures Standardised Total <sup>2</sup>			0	5	3	3		7

		(2) Total value adjustments and exposures, but includes gener	orovisions per country of cou al credit risk adjustments.	interparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs)	and other own funds reduct	ions related to the		
					Standardise	d Approach				
			As of 30,	/09/2020		As of 31/12/2020				
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions 2	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
SPAIN	Central announcement or central land size.  Reclosed oncomment or central schedules  Public socior entitios  Public socior entitios  Public socior entitios  International central central central  International central central  International central central  International cen	17,921 34 0 0 0 228 220 24 4 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17,900 23 0 0 0 227 200 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 125 193 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11,946 411 1 0 0 249 268 2 2 4 4 2 0 0 0 0 0 0 0	11,996 29 1 0 0 2099 249 240 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 1 0 0 135 231 1 1 0 0 0 0 6 6 0	0	
	Standardised Total <sup>2</sup>			ĺ	3		Ü	Ů	3	



CROATIA

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Intesa Sanpaolo S.p.A.

	Intesa Sanpaoio S.p.A.									
					Standardise	d Approach				
			As of 30/	09/2020		As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR. %)		2.085	129		1.542				
	Central governments or central banks Regional governments or local authorities	2,054 157	2,085	129		1,542	1,538	143		
	Public sector entities	137	4	4		5	120	3		
	Multilateral Development Banks	0	,	,		ő				
	International Organisations	ō	ō	ō		ō	ō	i i		
	Institutions	1	1	1		3	2	1		
	Corporates	700	508	508		728	527	527		
	of which: SME	19	18	18		21	21	20		
	Retail	1,993	1,790	1,342		1,927	1,743	1,307		
SLOVAKIA	of which: SME	40	38	29		42	40	30		
SEO WHEN	Secured by mortoages on immovable property	0		0		9	9	0		
	of which: SME Proposures in default	261	124	130	136	252		120	135	
	Exposures in default  Items associated with particularly high risk	201	124	130	130	232	113	120	133	
	Covered bonds	70	75	12		75	75	12		
	Claims on institutions and corporates with a ST credit assessment	,,	,,			, , , , , , , , , , , , , , , , , , ,		10		
	Collective investments undertakings (CIU)	ō	ō	o o		ō	ō	i i		
	Equity	0	0	0		0	0	0		
	Other exposures	487	372	199		507	399	219		
	Standardised Total <sup>2</sup>				302				283	
		(1) Original exposure, unlike Ex	posure value, is reported befor	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effec	st		
		(2) Total value adjustments and	provisions per country of cou	nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduct	ions related to the		

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
	(min PUP %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central oversements or central texts of behalf as security of tool authorities and an advantage of tool authorities and an advantage of the authorities and commontes with a ST credit assessment Collection investments undertaktion (CID)	2.7% / 55 / 56 / 56 / 56 / 56 / 56 / 56 / 5	2,885 76 0 0 0 3,166 941 1 1 1 0 0 0 0 0	0 15 0 0 391 911 5 2 1 1 0 0 0 0 0		1,589 8 0 0 2,766 885 11 1 5 2 1 0 0 0 2 2 2 2 3 3	1,715 8 8 0 0 0 2,605 842 14 4 2 1 1 0 0 0 1 2 3 0 0 0	0 2 0 0 0 276 866 8 3 1 1 0 0 0 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0	٠
	Standardised Total <sup>2</sup>				2				2

			As of 30/09/2020 As of 31/12/2020  As of 30/09/2020 As of 31/12/2020  Exposure Value* Ripk exposure amount. Value adjustments and provisions*  Exposure Value* Ripk exposure amount. Value adjustments and provisions*  7/20  7/21						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control of comments or center for section Control.  And of control control of control	723 0 0 0 0 0,5457 2,995 18 12 1 1 3 0 0 5 1466 9 9 9	0 0 0 0 4,887 1,720 1 3 3 3 1 46 8 8 9 8	1,443 8 2 0 1 0 7		721 0 0 0 4,732 2,556 6 11 1 1 3 0 0 0 146 9 9 9	0 0 0 0 4.188 1,935 67 7 7 4 1 2 0 0 0 0 0 0 8 8 8 8 8	0 0 0 0 376 1,645 44 41 0 0 11 10 0 0 0 0 0 0 0 0 0 0 0 0	c
	Chandred Value				16				14

Standardised Approach	
As of 30/09/2020 As of 31/12/2020	
Original Exposure* Exposure Value* Risk exposure amount Value Mjostimets and profisions' Original Exposure* Exposure Value* Risk exposure amount	value adjustments and provisions <sup>2</sup>
(min EUR. %)	
ral overnments or central banks 3,756 4,349 43 4,695 5,280	51
onal oovernments or local authorities 209 265 53 222 293	59
ic sector entities 604 59 30 596 55	30
ilateral Development Banks 0 0 0	0
rnational Organisations 0 0 0 0	0
48 31 18 151 118 2.945 2.346 3.303 2.513	58
	2,510
f which: SME 1,432 1,167 1,167 1,496 1,162	1,162
3,677 2,856 2,142 3,395 2,78 88 79 9 81 71	2,084
	54
1,146 1,142 400 1,214 1,208 1,146 1,147 1,148 1,218 1,	423
	264 237
	254 237
	3
ored bonds	
ns on institutions and comporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	3
9 9 9 2 2 9 9 9 9 50 539 9 9 9 2 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2	242
542 533 223 547 539	292

To Chairlaid accounts within Econours value, a recorded before station into account air willed on to coed commercial factor or coeff risk mission interiouse (a.e. subditation effects).

O Chairlaid accounts values and en

		"Total value absolutioning and consider for country of counterparty excludes those for securification exposures, additional valuation adsolutioning and other own turns reductions related to the exposures, but holding country of counterparty excludes those for securification exposures, but holding country over this adjustments.									
					Standardise	d Approach					
			As of 30,	09/2020		As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mh EUR. %) Central governments or central banks	1,229	811	2		1,411	932	3			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	16	16 173	0		0	0	0			
	Institutions Corporates	469 2,061	1,645	75 1,519		396 1,948 69	204 1,390	1,315			
	of which: SME Retail	4	3	2		13	7	55			
LUXEMBOURG	of which: SME Secured by mortoaces on immovable procerty	0	9	0		0	0	0			
	of which: SME Exposures in default	2 110	1 110	1 166	1	2 174	1 174	1 260			
	Items associated with particularly high risk Covered bonds	50	50	5		50	50	5			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,778 67	1,541 67	701 72		1,784	1,418	678			
	Equity Other exposures	6/ 266	67 266			235	235	186			
	Standardised Total <sup>2</sup>				5				1 7		

O'Drisinal encourse, unifile Encourse value, is recontrab before ballon into account any effect due to credit conversion factors or credit risk mitication techniques (e.g., substitution effects).

These value actualments and crevisions our country of countenancy excludes those for securidation encourses, additional valuation adjustments (ANA) and other own funds reductions inhaled to the

		exposures, but includes gener		THE PARTY ENGINEERS OF THE PARTY OF THE	CONTRACTOR CONTRACTOR AND CONTRACTOR	an variables activation in the con-	and done own name reduce	CONTRACTOR OF CO		
					Standardise	d Approach				
			As of 30,	09/2020		As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR. %) 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	0	0		
	Public sector entities	77	51	45		71	42	38		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	163	127	127		130	92	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		
LGIFI	Secured by mortgages on immovable property	5	5	2		1	1	0		
	of which: SME							96		
	Exposures in default  Items associated with particularly high risk	137	55	55	64	133	36	56	61	
	Items associated with particularly high risk Covered bonds	42	41	01		41	39	39		
	Claims on institutions and corporates with a ST credit assessment	ő	ŏ	ŏ		ŏ	ŏ	ő		
	Collective investments undertakings (CIU)	3	3	3		3	3	3		
	Equity	6	6	12		5	5	7		
	Other exposures	414	414	339		430	430	351		
	Standardised Total <sup>2</sup>				104				107	

<sup>10</sup> Optioni encourse, unlike Encourse value, is recorded before taking its quarter law wifet due to need convenient on entire an entire law entire the industrial before taking its quarter law wifet due to need convenient on entire industrial before take in entire industrial before the industrial before

# EBA EUROPEAN BANKING AUTHORITY

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

						Standardise	d Approach			
				As of 31	As of 30	of 30/06/2021				
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
1		(min EUR, %) 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	1.185	331	
		Public sector entities	2,657	1,438	784		1,996	1,058	722	
		Multilateral Development Banks	3,126	3,362	0		2,951	3,248	0	
		International Organisations	816	816	0		1,205	1,205		
		Institutions	20,861	17,940	3,597		24,404	19,124	5,377	
		Corporates	53,985	32,292	29,906		52,697	30,571	28,196	
		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 Secured by morticages on immovable property of which: SME	4,636	3,030	1,760		3,940	1,961	1,149	
	COI ISOIIdated data	Secured by mortgages on immovable property	6,194	6,079	2,235		6,918	6,415	2,358	
			1,645	1,597	593		1,465	1,416	513	
		Exposures in default	4,214	1,616	1,786	2,498	3,803	1,289		2,441
		Items associated with particularly high risk	799	748	1,123		574	494	738	
		Covered bonds	1,837	1,836	224		1,798	1,797	220	
		Claims on institutions and comorates with a ST credit assessment	0		0				01	
		Collective investments undertakings (CIU)	6,249	4,600	3,887		3,476	3,012	5,631	

			Standardised Approach									
			As of 31	03/2021			As of 30	06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
	(min EUR, %) Central povernments or central banks	152.016	198.880			169,509	219.002	17.303				
		152,016	198,880	18,275 83		169,509	219,002					
	Regional governments or local authorities Public sector entities	1.184	639	416		230 597	400	376				
	Multilateral Development Banks	1,104	639	410		397	400	3/6				
	Multilateral Development Banks International Organisations	0		0		0	0	0				
	Institutions	4,591	3.721	1.140		6.333	3,392	2.014				
	Corporates	26,050	11,527			26,369	11,443	10,598				
	of which: SMF	5.811	2.923	2.382		7,144	3,865	3,104				
	Retail	12.183	5,769			13.115	5,464	3,204				
	of which: SME	3,259	2,029			2,538	913	522				
ITALY	Secured by mortgages on immovable property	2,786	2,740	1,054		2,765	2,718	1.040				
	of which: SME	1,459	1,423	535		1,260	1,226	449				
	Exposures in default	2,903	1,032	1,134	1,825	2,570	744	829	1,75			
	Items associated with particularly high risk	475	442	663		318	261	391				
	Covered bonds	385	385	44		384	383	44				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	3,352		2,482		1,489	1,314	1,739				
	Equity	2,681	2,680	4,545		1,287	1,287	1,294				
	Other exposures	17,149	17,147	11,297		16,542	16,542	10,834				
	Standardised Total <sup>2</sup>				2,095				2,10			

		(2) coa value applicamente and proviscios per country or counterparty exclusies orde for secureaciscon exposures, accidental valuetor applicaments (AVAs) and contribute country or counterparty exclusies orde for secureaciscon exposures, but includes operand credit risk adjustments.												
					Standardise	d Approach								
			As of 31/	03/2021		As of 30/06/2021								
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(min EUR, %) Central governments or central banks	7,234	7,034	1		8,235	8,035	0						
	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 Institutions	588	373	143		685	338	117						
	Corporates	1.087	909	704		817	330 750	616						
	of which: SME	1,087	26	18		12	730	010						
	Retail	15	8	6		44	18	13						
LINUTED CTATES	of which: SME	1	1	1		1	1	1						
UNITED STATES	Secured by mortgages on immovable property	0	0	0		8	4	2						
		0	0	0		3	3	1						
	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	26	26	40		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)	371	186	186		139	100	361						
	Equity	3/1		6		7	700	701						
	Other exposures	15	15	10		13	13	10						
	Standardised Total <sup>2</sup>				6				5					

		exposures, but includes gener	a Creating and and a creating and a		Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min File %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central overmentate or central basins decisional overmentate or local submittes Public sector entities Public sector entities submitted produced basins basinismos (proposates of which: DOE decisional produced basinismos of which: DOE decisional produced basinismosatile encounty of which: DOE decisional produced basinismosatile encounty decisional	5,029 488 0 3,8962 679 63 16 1 1 0 5 2 2 8 8	5,343 45 488 0 0 0 3,756 599 9 4 1 1 0 0 1 288	4 98 0 0 209 467 46 6 6 2 2 0 0 3 3		\$,346 43 344 0 0 3,967 1,054 49 45 2 73 0 0 0	5,650 43 344 0 0 0 3,899 816 25 15 2 2 23 0 0 0	4 9 0 0 225 255 21 11 1 1 8 0 0	0
	Claims on institutions and concorates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardiced Total <sup>2</sup>	4	0 4 0	0 4 0	7	0 2 0 0	0 2 0 0	3 0 0	4

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the encourses. but includes ownered credit risk adjustments.												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	06/2021						
	(min EUR, %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
SPAIN	Contral sourcements or contral hands: Residual overvented or local admittes Residual overvented or local admittes Residual overvented or local admittes Residual overvented or local Residual or	12,735 12,735 2,735 2,737 2,737 4,4 4,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	12,743 22 2 0 0 286 218 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 1 0 152 236 1 1 0 0 0 0 0		13,145 499 2 2 0 220 532 11 11 0 0 0 0 0 0 0 0 0	13,154 399 2 0 2,199 446 4 4 0 0 0 0 0 0 0 0 0	0 8 1 1 0 0 104 428 8 3 3 0 0 0 0 0 0 0 0	c					
	Other exposures Standardised Total <sup>2</sup>	0		0	3	0	0	0	10					

(1) Organii appease, urliei Eppease vales, i responte fales taini pite account any effect due to codit consentin factors or codit cin elligation between (p. a. subdistince effect).
(2) Tata' viva application and policiense per consely of contraparty exclude those for accordation exposes, additional vision adjustments (files) and the contrabation to the deposition and policiense per codit cin adjustment to the company exclude those for accordation exposes, additional vision adjustments (files) and the contribution to the deposition and the contribution and the contributi

# EBA EUROPEAN BANKING AUTHORITY

CROATIA

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Intesa Sanpaolo S.p.A.

	Titlesa Saripadio S.p.A.										
					Standardise	d Approach					
			As of 31,	03/2021		As of 30/06/2021					
	(min FIR %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
SLOVAKIA	Control oversiments or control banks Authorized overservers or forced authorities standard overservers or forced authorities facilitative of lovest towards facilitative of lovest towards facilitative of lovest forced or control oversiments for shades. 35% facilitative of lovest forced for wordsome on immovable amount of which 155% facilitative of lovest forced for wordsome or immovable amount of which 155% facilitative or lovest forced or lovest forced	2,254 1455 5 0 0 2 7756 34 1,868 63 0 0 2,299	2,250 123 3 0 0 1 525 33 1,690 41 0 0	1122 255 3 0 0 524 32 1,288 31 0 0 106 6	134	2,446 138 1 0 0 8 8 738 34 1,988 43 2 2 0 227 0	2,441 117 1 0 0 7 524 33 1,686 41 2 0 105	125 24 0 0 0 2 522 31 1,265 31 1 0 110			
	Covered bonds Calains on institutions and covorates with a ST credit assessment Collective investments undertakinos (CIU) Equity Other exosures Standardicide Total <sup>2</sup>	74 0 0 0 520	74 0 0 0 415	13 0 0 0 232	279	74 0 0 0 523	74 0 0 0 416	13 0 0 0 232	275		
		(1) Original exposure, unlike E			ect due to credit conversion fact						

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central concernments or central banks Auditional conversance or local authorities shall lateral Development Banks for anticial Development Banks for shallow the concernment Banks Grant Concernment Banks Concernment Banks Con	1,526 8 0 3,072 1,004 16 3 3 2 0 0 15	1,642 8 0 0 0 2,778 9 999 10 5 2 2 2 0 0 0 15	0 2 0 0 0 0 356 908 7 3 2 1 1 0 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0	0	1,873 8 0 0 0 3,572 438 0 5 3 2 0 1 0 25 0 0	1,988 8 0 0 3,370 395 0 4 2 2 2 2 0 0 0 0 0	0 2 0 0 340 338 3 2 1 0 1 3 3 0	
	Equity Other exposures	1	1	1		0	0	0	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities	889 0 0	137 0 0	000		884 0 0	136 0 0	0	
	Multilateral Development Banks International Organisations Institutions	0 0 4,610	0 0 4,123	0 0 264		0 0 3,699	0 0 3,616	0 0 963	
İ	Corporates of which: SME Retail	2,662 25	2,195 25	1,977 10		1,184	1,003	880	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	1 2	0	0		0	0	0 2	
	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)	145 0 130	145 0 113	18 0 113		111 0 15	111 0 7	11 0 16	
i	Equity Other exposures Standardised Total <sup>2</sup>	0 3	0 3	0 3	21	0 2	0 2	0 2	7
		an Adalasi wasan walka fi							

				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	4,396	4,974	61		4,458	5,032	71	
4	224	294	59		234	302	61	
ш	613	53	29		626	66	45	
ш	0	U	0		0	0	0	
	116	73	53		115	73	31	
ш	2,995	2,509	2,507		2,973	2,461	2,460	
ш	1,520	1,230	1,230		1,542	1,236	1,236	
	3,561	2,737	2,052		3,607	2,760	2,070	
ш	78	69	52		81	71	53	
	1,252	1,245	436		1,324	1,317	461	
ш	8	8	3		7	7	2	
ш	494	228	267	237	439	215	254	206
	43	37	56		56	48	72	
	0	0	0		0	0	0	
	0	0	0					
	2	2	2		2	2		
	541	527	240		621	606	225	

		(1) Original exposure, unlike E	sposure value, is reported bef	ore taking into account any effe	ct due to credit conversion fact	ors or credit risk mitigation tech	niques (e.g. substitution effer	ts).	
		(2) Total value adjustments an		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA)	i) and other own funds reduc	ions related to the	
		exposures, but includes gene	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1.247	685	1		1,254	965	2	
	Regional governments or local authorities	. 0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	15	0		0	17	0	
	International Organisations	0	0	0		0	0	0	
	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		17 340	17	17	
	Retail of which: SME	13		0		340	30	22	
LUXEMBOURG	Secured by mortgages on immovable property			0		40	15	, s	
	of which: SME	o n	0	0		0		i i	
	Exposures in default	2	i	ī	0	2	ō	ō	1
	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	
	Collective investments undertakings (CIU)	1,952	1,672	710		1,489	1,277	1,157	
I	Equity	2	2	6		1	1	3	
I	Other exposures	176	176	137		159	159	129	
	Standardised Total <sup>2</sup>				10				9

		(a) load value apparants and provision per commy or committying excuses order for securational exposures, approximate adjustments (www) and other cere rules reductions related to the exposures, but includes owners credit risk adjustments.												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	/06/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(min EUR. %)		2.637			3,269	2.756	2.121						
	Central governments or central banks Regional governments or local authorities	3,119	2,637	2,018		3,269	2,756	2,121						
	Regional governments or local authorities Public sector entities	61	39	39		75	1 4	45						
	Multilateral Development Banks	0												
	International Organisations	ō	ō	0		ō	l č							
	Institutions	264	222	222		176	140							
	Corporates	2,270	1,171	1,025		2,385	1,261	1,089						
	of which: SME	512	241			539	224							
	Retail	1,816	739	516		1,832	756							
EGYPT	of which: SME	287	222	129		299	234	136	5					
20111	Secured by mortgages on immovable property	0	0	0		0		9						
	of which: SME Exposures in default	158				128								
	Exposures in default Items associated with particularly high risk	42	40	60	/3	120	1 2		/					
	Covered bonds						1 7							
	Claims on institutions and corporates with a ST credit assessment	o n	0			0	1							
	Collective investments undertakings (CIU)	3	3	3		3	l ž	12						
	Equity	6	6			7	1 7		3					
	Other exposures	430	430	341		472	472	362						
	Standardised Total <sup>2</sup>				124				124					

EBA BARRING

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach						
					As of 3	0/09/2020			As of 31/12/2020						
			Original I	Original Exposure Exposure Risk exposure amount Value adjustments and							Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustmen	
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision	
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions			66,652	427	32,090	13,786	104	275	63,770	415	30,131	14,221	101	286	
	Corporates		388,742	23,237 1.346	220,491	117,155	5,149 306	13,107 832	386,749	18,720	210,510	112,144	4,088	11,156	
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16,679 100.286	1,5%	14,086 59.835	8,467 32,088	3.076	7.621	16,579 97.696	1,097 9,775	13,177 53.828	8,190 29,789	245 2.261	769 5,855	
	Retail	corpulates - or winds: sinc	192.854	11,412	174.633	35,000	2,518	6.662	194,269	9,003	174.450	35.200	2,281	5,760	
	recui	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	
		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	
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	125.057	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	2.164	8	1.910	296	1	8	2.159	7	1.907	292	i i	10	
		Retail - Other Retail	56.438	5,955	39.861	10.457	746	4.492	55.677	4.398	37.578	10.129	570	3,500	
		Retail - Other Retail - Of Which: SME	30,378	3,772	15,902	3,850	507	2,728	30,384	2,853	14,480	3,609	403	2,234	
		Retail - Other Retail - Of Which: non-SME	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						0			
	IRB Total <sup>2</sup>					196,471						193,225			

			IRB Approach											
					As of	30/09/2020					As of :	31/12/2020		
			Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		amount Value		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		26,463	333	18,083	7,151	82	223	26,872	324	17,478	7,067	81	241
	Corporate	Corporates - Of Which: Specialised Lending	287,113 10.161	22,534 1.133	165,170 8.628	88,222 4.923	4,970 260	12,337 597	283,084 9,849	18,170 933	155,223 8.163	83,222 4.475	3,929 211	10,436 540
		Corporates - Of Which: SME	97.465	13.123	57,475	30.390	3.039	7.552	94.789	9.685	51.398	28.100	2.212	5.788
	Retail	curpurates * Or Williams	183,716	11,285	165.547	34,686	2,429	6.593	184,891	8.876	165,121		1.995	5,691
	recen	Retail - Secured on real estate property	125,536	5,344	124,151		1,710	2.114	127,496	4.491	126,032		1,456	2,200
TTALM		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
ITALY		Retail - Secured on real estate property - Of Which: non-Si	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	3,757	15,611	3,686	480	2,714	30,057	2,839	14,175	3,432	371	2,220
		Retail - Other Retail - Of Which: non-SME	25,960	2,175	23,877	6,593	238	1,758	25,181	1,539	23,009	6,506	167	1,262
	Equity	crodit-chilostion accore	8,493	78	8,493	28,675	0		8,790	112	8,771	29,882		0

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		0	0	0	0	0	0	0	0	0	0	0	0
						0	2						62
Corporate			28			,	/6		20			5	62
			0		332	0			0				7
Potall	corporate of Wildr. Sec.		0		á								ő
rictan.	Retail - Secured on real estate property		0		8	0	0		0	49	8	0	o o
		0	ō	0	0	ō	ō	0	ō	0	ō	ō	ō
	Retail - Secured on real estate property - Of Which: non-Si	49	0	49	8	0	0	50	0	49	8	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
		0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0		2	0	2	0	0	0
		100	0	100	208	0	0	117	0	117	256	0	0
	credit-obligation assets												
IRB Total													
	Institution Corporate Retail	Coulor banks and central governments Institutions Corporate:  Corporate:  Retail  Retail Secured on real estable property  f vince. See:  Retail Couloffing Recording and estable property of vince. See:  Retail Couloffing Recording  Retail Couloffing  Retail Cou	(on EU, %)  Control banks and costs of provenances  Corporates  Corporates or Which Speculated Leading  Real Secured on real estate property  Real Colleging Secured on real estate property  Colleging Secured on real estate property  Real	Comparison   Com	Control banks and central governments   Control banks   Control bank	Control basis and central governments	Control lands and control government()   Control lands   Control lands	Control banks and can'ted governments   Companies   Companies	Control banks and central governments   Composure   Composure	Control Security Companies   Control Security Control Security Companies   Control Security Control	Au of 30 (997) 2020	As of 31/12/2020   As of 31/12/2020   As of 31/12/2020	As of 31/02/2020   As of 31/12/2020   As of 31/12/2020   As of 31/12/2020

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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
	Institution		5,327 7.832	61	3,918 2.850	581 1.463	15	5 29	4,521 8.118	60	3,021 3,128	556 1.582	14	3 27
	Corporate		7,832	61	2,850 66	1,963	15	0	8,118 200	60	3,128 60	1,582	19	2/
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	200	0	66	29	0	0	200	0	60	19	0	0
	Retail	curpulates - or wildi: Site	30	2	29		0	1	29	1	29	3		1
	Polician .	Retail - Secured on real estate property	27	î	26	6	0	ń	26	i	26	6	0	i
		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-Sf	26	1	26	6	ō	ō	26	1	25	5	ō	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	1	0	0	3	1	2	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and 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	
	Corporates - Of Which: SME	8	0	6	4	0	0	10	0	/	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	0	0	0	0
SIAII	Retail - Secured on real estate property - Of Which: non-Si	8	0	8	1	0	0	8	0	8	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	1	0	0		1	1	1	0	0	1 0
	Retail - Other Retail - Of Which: SME	1	1	1	U	0	0	1	1	1	U	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0		1	0	0	0	0	0
	Equity	0	0		U					0	U		0
	Other non credit-obligation assets												
	IRB Total												

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposun	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	0	0	0	0	8	0	0	0	0	0
	Corporates	5,369	70	4,441	3,082	50	76	5,571	73	4,572	3,144	60	84
	Corporates - Of Which: Specialised Lending	1,069	5	1,008	943	0	29	1,109	5	1,043	985	0	35
	Corporates - Of Which: SME	2,168	59	1,841	1,210	35	43	2,215	60	1,903	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
SLOVAKIA	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-Si	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
	Other non credit-obligation assets												
	IRB Total												

		I						IRB Ap	oroach					
					As of	10/09/2020					As of :	31/12/2020		
			Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central gover	rnments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,928	0	1,187	364	0	2	1,235	0	458	150	0	0
	Corporates	ch: Specialised Lending	6,497 43	105	3,123 43	1,647 10	25 10	85 29	6,452	64	2,685	1,560	15	59
	Corporates - Of White		41	7	50	52	10	29	47	2	61	51		,
	Retail	an. 2012	39	i	38	9	ō	î	44	î	42	10	ő	î
	Retail - Secured or	real estate property	34	1	34	8	0	1	39	1	38	9	0	1
GERMANY		- Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMAINT		- Secured on real estate property - Of Which: non-St	34	1	34	8	0	1	39	1	38	9	0	1
	Retail - Qualifying		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Reta		5	0	4	1	0	0	5	0	3	1	0	0
		- Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0		0
	Retail Equity	- Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0	2	1	0	0
	Other non credit-obligation asset	ats				0		0	- 0					0
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
	Central b Institution	anks and central governments	2,559	0 0	0 1.014	0 152	0	0	0 1.697	0	0 759	0 133	0	0
	Corporat		6,026	0	3,712	2.131	0	45	6,468	0	4.121	2.433		47
	Corporati	Corporates - Of Which: Specialised Lending	468	0	415	187	0	3	467	0	417	2,433 158	0	3
		Corporates - Of Which: SME	5	ō	1	1	ō	ō	6	ō	2	2	ō	ō
	Retail		147	4	146	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
UNITED KINGDOM		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 Retail - Other Retail - Of Which: SME	34	1	33	1	0	0	34	0	33	4		
		Retail - Other Retail - Of Which: non-SME	34	1	33	4	0	0	34	0	33	4		0
	Equity	Retail * Other Retail * Or Willot: Hot Sine	4		4	10		, a	0		0			ů
		n credit-obligation assets		Ů		10	Ů	-	, i	Ů			, i	, i
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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	24	0	1	0	0	0	17	0	1	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	325 78	0	159 66	96 29	0	2	316 59	0	161 56	91 23	0	2
	Corporates - Of Which: SME	70	0	00	29	0	0	39		30	25		1
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0		0
CROATIA	Retail - Secured on real estate property - Of Which: non-St	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	0
	Retail - 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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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 Institutions	0 406	0 0	0 335	0 164	0 0		0 362	0 0	0 347	0 220	0	0
	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	ô	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
LOXEFIDOOKG	Retail - Secured on real estate property - Of Which: non-S	10	0	10	2	0	0	14	0	14	3	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Other Retail - Of Which: SME	1	0	1	0		0	1		1		0	0
	Retail - Other Retail - Of Which: non-SME		0	,	0	0	0	,	0	1	,	0	0
	Retail - Other Retail - Of Which: non-SME Equity	i i	0	å	23		0			, i	23		0
	Other non credit-obligation assets		ŭ	ŭ		Ů	ŭ	ŭ	Ů	ŭ		L i	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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 Corporates	396 122	0	75	137	0	1	405 121	0	116	187	0	0
	Corporates - Of Which: Specialised Lending	122	0	2	1	0		121	0	2	1	0	0
	Corporates - Of Which: SME		0		0	0		1	0		0		0
	Retail	i	0	ĭ	0	0	0	i	0	ĭ	0	0	o o
	Retail - Secured on real estate property	i	ō	1	0	ō	ō	1	ō	1	ō	ō	0
EC)/DE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
EGYPT	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - 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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	U	0		0	0	0	U	-	- 0
	Other non credit-obligation assets												
	IRB Total												

EBA MATERIAN

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(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	0 426	0	0	0	0
	Institutions	64,842	410	32,072	14,814	100	270	78,350		38,531	18,985	682	301
	Corporates Corporates - Of Which: Specialised Lending	366,644 16.138	17,088	198,157 12,793	104,017 7.988	3,706 243	10,675 812	361,555 15.711	17,542 955	193,398 11.842	98,786 7.040	3,932 268	10,917 779
	Corporates - Of Which: SME	91.037	9.024	49.216	27.073	2.053	5.646	95.063	10.678	51,517	28.745	2,405	6.912
	Retail	181.472	8,280	162.259	31.921	1.854	5,386	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	1,362	1,877
	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	294	427
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	121,082	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	1,080	5	921	136	1	6	0	0	0	0	0	0
	Retail - Other Retail	52,036	4,163	34,437	9,170	539	3,338	53,312	4,572	37,426	9,746	964	3,660
	Retail - Other Retail - Of Which: SME	27,768	2,693	12,584	3,057	380	2,134	28,957	3,048	15,484	3,821	798	2,460
	Retail - Other Retail - Of Which: non-SME	24,268	1,470	21,853	6,113	159	1,204	24,355	1,524	21,943	5,926	166	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		
	IRR Total <sup>2</sup>				181,387						186,253		

						IRB AD						
			As of	31/03/2021		IND AP	proacii		As of 3	30/06/2021		
	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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	25,740	322	17,048	6,652	81	221	34,181	326	21,178	9,695	587	255
Corporates	259,359	16,531	140,104		3,545	9,915	251,967	17,023	134,571	68,886	3,717	10,247
Corporates - Of Which: Specialised Lending	9,343	925	7,875	4,225	210	555	8,669	869	6,975	3,261	251	549
Corporates - Of Which: SME	88,067	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	8,157	152,717	30,787	1,761	5,319	170,962	8,516	153,475	33,032	2,235	5,466
Retail - Secured on real estate property	119,222	4,009	117,771		1,252	1,994	118,051	3,966	116,421	23,481	1,301	1,826
TTALY  Retail - Secured on real estate property - Of Which: S		947	7,130	1,820	204	503	6,486	924	6,302	1,721	292	426
Retail - Secured on real estate property - Ut Which; in		3,062	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	8,473	104	8,455	28,802	0	0	9,955	105	9,937	32,177	0	0

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original Exposure Exposure amount Value adjustments Original Exposure Value Va										Value adjustments and	
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0 480	0	0	0 2.290	0	0 938	0 542	0	0
	Institution		2,055		835		0	2					0	1
	Corporate		21,230	32	9,222	3,797 282	8	72	20,930 474	30	9,314 367	3,916 241	7	52
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	616 71	0	493 23	282	0	4	72		36/	291 16	0	11
	Retail	Corporates • Ci Wildi: SNE	54		54	14			60	0	59	10		
	Retail	Retail - Secured on real estate property	59	0	52	9	0	0	58		59	9	0	0
		Retail - Secured on real estate property - Of Which: SME	33	0	0	0		0	30		3/	9	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Sh	53	0	52	9	0	0	57	0	57	9	0	0
		Retail - Qualifying Revolving	0		0	0			0	0	0			
		Retail - Other Retail		0		n n	0	0	2	0		i i	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	2	0	2	0	0	0	2	0	2	0	0	0
	Equity		126	0	126	278	0	0	203	0	203	435	0	0
	Other non	credit-obligation assets												
	IRB Total													
		•	(1) Original evo	osure unlike Ev	nosure value is r	eported before taking in	to account any	effect due to cres	dit conversion fa	ctors or credit ris	sk mitigation tech	minues (e.n. substitutio	n effects)	

							IRB Ap	proach					
				As of 3	31/03/2021					As of	80/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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 Corporates	4,503 8,886	9	3,017 3,425	554 1.559	0	3 25	5,446 9.140	61	2,716 3.562	630 1.666	0 16	2 31
	Corporates - Of Which: Specialised Lending	199	39	5,425	1,339	14	25	247	0.	3,302 87	31	10	31
	Corporates - Of Which: SME	9	1	4	3	0	0	8	1	4	31	0	0
	Retail	26	1	26	6	ō	1	34	6	33	7	1	4
	Retail - Secured on real estate property	24	1	24	5	0	1	26	1	25	6	0	0
FRANCE	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-Si	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		1	2	0		0	8	5	8	1	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	8		0		0	0
	Retail - Other Retail - Of Which: non-SME Equity	, n			0		0	12		12	23	0	0
	Other non credit-obligation assets					_	ů	**		**	2.7		- i
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	80/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and 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 Corporates - Of Which: SME	247 10	0	231	100	0	3	293 19	0	276	123	0	3
	Corporates - Of Which: SME Retail	10		8	4			19			4	0	
	Retail - Secured on real estate property	8	0	8	4	0	0	8	0	8	2	0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	8		8	2	0	0
SPAIN	Retail - Secured on real estate property - Or Which: SME  Retail - Secured on real estate property - Of Which: non-Si		0				0		0				
	Retail - Secured on real estate property - Ut Which: non-St Retail - Qualifying Revolving	8	0	8	2	0	0	8		8	2	0	0
	Retail - Other Retail	1		,	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	'n			0	0	0		0	0	0	ő	
	Retail - Other Retail - Of Which: non-SME	1	0	, a	0	0	0	i		0			
	Equity	n	0	o o	0	0	0	21	0	21	39	0	0
	Other non credit-obligation assets		Ů	Ů		, i	Ů		ŭ			Ů	٠
	IRB Total												

### 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	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
SLOVAKIA	Central banks and central governments Distributions Corporates Corporates Corporates Retail Retail Second on real estate property - Of Which; Secondard or real estate property - Of Which; Secondard or real estate property - Of Which; Secondard or real estate property - Of Which; Sec	0 8 5,476 1,100 2,254 8,794 8,459 30 8,429 0 334 334	0 0 72 4 60 103 90 1 89 0 13	0 0 4,530 1,031 1,939 8,774 8,459 30 8,429 0 314 314	0 0,168 1,044 1,231 994 800 21 779 0 194 194	0 0 58 0 43 88 57 1 56 0 31	0 93 42 44 55 42 1 11 0 13	0 8 5,615 1,091 2,316 9,106 8,762 30 8,732 0 344 344	0 0 77 0 77 102 89 1 88 0 13	0 4,587 1,030 2,004 9,085 8,761 30 8,732 0 324 0	0 0 3,258 1,039 1,324 994 809 22 787 0 185	0 0 136 0 136 86 57 2 55 0 29	0 90 37 51 60 46 1 44 0
	Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	ō

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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	2,422	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	U	0	0	0	0		0	0	0
	Corporates - Of Which: SME Retail	45 41	1	62 40	51		0	57	1	63	53 10	0	0
	Retail - Secured on real estate property	38	1	40 38	9	0	0	41 39	0	38	10	0	
	Retail - Secured on real estate property - Of Which: SME	0		30	9		0	39	0	36	9	0	
GERMANY	Retail - Secured on real estate property - Of Which; non-S		,	38			0	39	0	38		0	,
	Retail - Qualifying Revolving	0	i i	0	ń	0	0	0	0	0	ń	0	i i
	Retail - Other Retail	3	ō	2	1	ō	ō	2	ō	2	1	ō	ō
	Retail - Other Retail - Of Which: SME	1	0	1	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	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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	0	0	0	0	0	0 2.696	0	0 1.644	0	0	0
	Corporates	1,888 6.551		980 4.279	175 2.382		5	7,128		4,580	335 2.561	0	4
	Corporates - Of Which: Specialised Lending	6,551 443	0	4,279 397	2,382	0	52	7,128		4,580 357	2,561	0	36
	Corporates - Of Which: SME	445	0	397	2		,	16		10	7	0	0
	Retail	152	3	151	34	1	1	126	3	125	24	i	ĭ
	Retail - Secured on real estate property	118	3	118	23	1	i	117	3	117	22	i	i
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	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	0	33	11	0	0	8	0	8	1	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	8	0	0	0	0	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	46	0	46	88	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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	17 277	0	1 132	0 75	0	0	17 269	0	1 125	0 82	0	0
	Corporates  Corporates - Of Which: Specialised Lending	35		34	12		1	33		125	13	0	2
	Corporates - Of Which: SME	0	0	0	0		n	0	0	0	0	0	n
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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	0	0	0	0	0	0	0	0	0	0	0	0
CRUATIA	Retail - Secured on real estate property - Of Which: non-Si	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	0
	Retail - 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	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0		0	0		0	0	0	
	Other non credit-obligation assets	- 0			0								0
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2021					As of	80/06/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central ba	anks and central governments	0 660	0	0 532	0 286	0	0	0 588	0	0 461	0 157	0	0
			7,332	22	4.910	286		39	7.452	29	961 5,254	2.416	0	41
	Corporate	Corporates - Of Which: Specialised Lending	243	22	4,910 224	2,354	0	39 12	233	29	5,254 198	2,916 92	8	41
		Corporates - Of Which: SME	44	0	44	95 56	0	0	40	0	40	42	0	
	Retail	corporates of Whitel. Drie	14		14	2	0	0	15	0	15	2		
	recuii	Retail - Secured on real estate property	13	0	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-St	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
		credit-obligation assets												
	IRB Total													

		1					IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 400	0	0 81	0 137	0	0	0 427	0	0 87	0 154	0	0
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	116 0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	i	0	1	0	0	0	1	0	1	0	0	0
EGYPT	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	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 Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	U		0	0		0			0		0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exossure, unlike Exosure value, is recorted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	<u> </u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \													
												Off-balance si	neet exposures	
								Derivatives with pos	sitive 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											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				field for trading	through profit or loss	comprehensive income	amortiseu cost							
[ 0 - 3M [ [ 3M - 1Y [		0 5	0 5	0	0	0 5	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		47 52	0	47	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		0 0	0	0 0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[37 - 37] [5Y - 10Y   [10Y - more		257 1,235 1,492	247 1,193 1,440	11 73	0	189 394 583	57 768 <b>826</b>	0	0	0	0	0	0	
Total		1,492 0	1,440 0	84	0	583 0	826 0	0	0	0	0	0	0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Butanda	0 5	0 5	0 5	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		10	10	10	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
f 10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y	Czech Republic													
[5Y - 10Y [ 														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Denmark													
[5Y - 10Y   [10Y - more Total														
Total [ 0 - 3M [ [ 3M - 1Y [														
「1Y - 2Y 「 「2Y - 3Y 「	Estonia													
[3Y - 5Y [	Estonia .													
f10Y - more Total	1													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	<u> </u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	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	exposure amount
[ 0 - 3M [	Finland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 0	0 0 0 0 0 2 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	France	4 717 63 284 167 2,725 3,268 7,227	4 667 48 284 135 2,683 3,141 <b>6,961</b>	4 664 16 0 31 42 127	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 53 20 284 130 2,295 918 3,699	0 0 27 0 6 388 2,223	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42
[ 0 - 3M [	Germany	0 572 265 249 301 918 1,208	0 514 201 235 111 881 1,172	0 558 163 238 291 644 37	0 0 0 0 0	0 14 101 11 10 58 851	0 0 0 0 0 216 321	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Croatia	10 1,018 163 360 266 679 58	10 1,016 162 360 265 678 58	4 15 59 30 12 42 10	0 0 0 0 0	0 980 81 43 62 11 0	6 20 23 286 191 625 48	0 0 0 0 0	0 0 0 0 0	0 0 0 0 46 0 0	0 0 0 0 509 0 0	1 17 0 0 1 8 27	0 0 0 0 0	126
[ 0 - 3M [	Greece	0 43 4 0 0 12 14 3	0 43 4 0 12 11 0	0 43 4 0 0 14 3	0 0 0 0 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M   T   T   T   T   T   T   T   T   T	Hungary	264 227 19 340 204 39 12 1,107	264 227 19 340 204 39 12	1 2 1 0 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 225 19 334 202 36 0	237 0 0 6 0 3 12 257	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 0 19	3 0 0 1 1 0 8	192 0 0 50 1 122 0	11 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35
10 - 3M     10 - 3M     13M - 1Y     13M - 1Y     13Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Ireland	0 0 15 0 0 40 440 286	0 0 15 0 0 436 272	0 0 0 0 0 0 0 4 71	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 0 344 164	0 0 0 0 0 0 0 0 92 50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Italy	1,603 7,540 3,489 2,084 7,383 14,900 22,155 59,155	1,440 6,911 2,995 1,676 5,630 12,458 20,275 51,386	283 1,598 2,164 421 2,283 2,442 3,724 12,915	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 1,959 951 1,187 2,281 4,466 1,968 12,821	1,296 3,948 3,74 475 2,805 7,981 16,317 33,197	0 7 8 6 33 7,199 612 <b>7,864</b>	0 1 107 63 71 6,383 1,346	0 0 0 0 5 7 104	0 0 0 0 7 14 1,058	6,832 1,079 235 6 12 636 477	1 0 0 0 0 0 0	22,059
10 - 3M     10 - 3M     13M - 1Y       11Y - 2Y       12Y - 3Y       13Y - 5Y       15Y - 10Y       10Y - more     Total	Latvia	0 0 0 0 0 0 0 32 0	0 0 0 0 0 0 32	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 32 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 105 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet 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	exposure amount
[ 0 - 3M [	Lithuania	0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 6 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Luxembourg	32 17 0 3 3 93 134 160 439	32 17 0 3 93 134 160	30 17 0 0 21 0 76	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 3 72 134 84	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 5Y - 5Y   [ 5Y - 10Y	Malta													
Total  [ 0 - 3M [	Netherlands	0 0 0 0 0 25 437 74	0 0 0 0 0 25 435 0	0 0 0 0 25 61 74	0 0 0 0 0	0 0 0 0 0 324 0	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 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [	Poland	0 0 0 14 48 37 18	0 0 14 48 37 18	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 45 0 18	0 0 0 14 3 37 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Total	Portugal	0 1 0 4 64 194 417 681	0 1 0 4 64 87 346	0 1 0 4 2 107 118	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 62 0 300	0 0 0 0 0 87	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Romania	25 65 65 116 30 9 122 63 429	25 65 116 30 9 121 61	0 0 0 1 0 1 1 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 65 115 29 0 37 61	1 0 0 0 0 0 9 66 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Slovakia	0 4429 0 133 5 5 5 88 478 78	0 133 5 5 8 8 477 77	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 125 0 0 76 421 49	0 8 5 5 12 55 28	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 22 2 0 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	168
Total	Slovenia	33 51 71 32 51 51 79	33 51 71 32 51 51 79	0 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 43 30 4 46 8 11	2 8 41 26 6 6 43 68	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 0 0 0 0 0 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	l						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								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 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 [	Spain	481 185 186 174 1,945 6,747 3,636 13,513	481 126 342 142 1,467 6,181 3,239	0 59 4 32 478 565 396	0 0 0 0 0	481 125 330 104 1,445 3,284 2,108 <b>7,878</b>	0 0 12 37 22 2,897 1,131	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6
Total	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Total  [ 0 - 3M [	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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 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 [	Liechtenstein													
[ 3M - 1Y [	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Australia	0 0 0 0 0 0 147 266 413	0 0 0 0 0 0 129 247	0 0 0 0 0 18 76	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 129 190	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	Canada	0 0 21 71 356 84 0	0 0 21 71 3356 84 0	0 0 0 20 18 0 0	0 0 0 0 0	0 0 21 51 338 84 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Hong Kong	79 0 0 0 0 0	79 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	79 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	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 [	Japan	0 316 44 21 1,979 0 0	0 316 44 21 1,979 0	0 316 37 0 0 0 0	0 0 0 0 0	0 0 7 21 1,979 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10
[ 0 - 3M [	U.S.	49 1,101 114 16 109 1,412 2,874 5,675	49 1,101 114 16 88 1,410 2,835 5,613	8 445 21 0 24 135 142 776	0 0 0 0 0	41 656 93 16 85 1,155 1,625 3,671	0 0 0 0 0 121 1,107	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[ 0 - 3M [	China	0 0 2 14 124 220 87	0 0 2 14 124 220 87	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	0 0 0 2 124 154 87	0 0 2 0 0 66 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [	Switzerland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 0 67 38 53 186 89	0 0 67 38 53 186 89	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 67 33 40 83 89	0 0 0 4 12 103 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120
Total     Total	Other Central and eastern Europe countries non EEA	143 228 247 663 201 214 11 1,708	143 228 246 663 201 210 11	0 1 0 2 1 7 11	0 0 0 0 1 1 0	140 217 203 298 191 26 0	2 10 43 354 8 179 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,198
10 tal	Middle East	1,708 0 0 1,98 3,411 542 335 4,487	0 0 0 198 3,411 542 335 4,486	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 20 82	0 0 0 0 198 3,411 521 252 4,383	0 0 0 0 0 119 0	0 0 0 0 0 2,800 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 195 487	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,198
Total   Tota	Latin America and the Caribbean	16 4,492 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 0 0 0 3 96 646 217	0 0 0 0 0 0 0 34 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 0 0 0 0 0 192 202	0 0 0 0 3 96 420 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0	471



#### General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p. <i>F</i>	١.						
							As of 31/12/2020	)						
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	ositive 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 amoun
[ 0 - 3M	Africa	12 65 13 43 44 438 372	2 65 16 43 54 437 370	0 0 0 0 0 0 0 20 4	0 0 0 0 0	0 0 0 0 0 9 50 94	2 65 15 43 45 368 274	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 33 0 0 2 394 179	0 0 0 0 0	682
To - 3M	Others	18 62 51 228 483 784 465	18 61 51 227 483 783 456 2,079	0 0 0 0 0 0 0 41	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 60 51 227 439 627 417 1,840	0 0 0 0 44 156 6	0 0 8 0 74 352 1,986	0 0 75 0 142 848 3,405	0 0 0 0 0 0 1,076 366	0 0 0 0 0 0 1,796 802	46 0 0 0 0 0 0 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 loars 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). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po-	sitive 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 positions)									Nominal	Provisions	exposure amount
				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			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [		5	5 0	0	0	5	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	0 45	0 45	0	0	0 45	0	0	0	0	0	0	0	
[10Y - more Total		95 145	0 50	95 <b>95</b>	0	0 50	0	0	0	0	0	0	0	9
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0 0 0	
1 2Y - 3Y I 13Y - 5Y I	Belgium	0	0 0 174	0 0 10	0	0 0 118	0 0 56	0	0	0	0	0	0	
		184 2,654 <b>2,839</b>	2,609 2,783	139 149	0	1,818 1,936	698 <b>754</b>	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0 0	0	0	0	0	0	0 0 0	
[ 2Y - 3Y [   [3Y - 5Y [   [5Y - 10Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
l 10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y     5Y - 10Y	Czech Republic													
[10Y - more Total	1													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 2Y - 3Y     13Y - 5Y     15Y - 10Y	Denmark													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	Estonia													
110Y - more Total														



#### General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2021			_			_	
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	,											0% 1-1-		
												Off-balance s	heet exposures	
								Derivatives with pos	sitive 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											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	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								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0 138 <b>138</b>	0 138 <b>138</b>	0 138	0	0	0 0	0	0	0	0	0	0	
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		351 7	351 0	138 298 7	0 0	53 0	0	0 0	0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	France	312 22	304 6	8 16	0	278 0 112	26 6 0	0	0	0	0	0	0	
[3Y - 5Y ] 		118 1,244 4,464	112 1,169 4,079	75 385	0	632 2,260	536 1,818	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		<b>6,519</b> 151 47	6,020 151 0	796 136 47	0	3,336 14	2,386 0	0	0	0	0	0	0	82
[ 1Y - 2Y [	Germany	440 7	329 0	339 7	0	101 0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	Germany	483 1,702 1,281	136 1,283 1,134	444 1,129 147	0	39 361 853	0 211 281	0	0	0	0	0	0	
Total		4,110	3.033 67	2,249 15	<b>0</b>	1,368 46	<b>492</b>	<b>0</b>	0	0	<b>0</b>	<b>0</b>	0	2
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		67 837 37	835 37 392	59 2 28	0	753 14 84	23 20 280	0	0	0	0	15 0	0	
[3Y - 5Y   [5Y - 10Y	Croatia	392 292 712	291 711	16 41	0	95 11	280 181 659	0	0	0	0	1 5	0	
[10Y - more Total [ 0 - 3M [		92 2,429 25	92 <b>2,425</b> 25	11 172 25	0 0	21 1,024	60 1,229	0 0	0	0 0	0 0	35 58	0	166
[ 3M - 1Y [		2 8	2 3	2 8	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Greece	0 2 16	0 1 13	0 2 16	0	0	0	0 0 291	0 0 3.600	0	0	0	0	
T10Y - more Total		46 99	27 72	46 99	0	0	0	0 291	3,600	0	0	0	0	0
[ 0 - 3M [		0 68 28	68 28	0 0 1	0 0	0 67 27	0 0	0 1	0 29 34	0 0	264 0 n	16 4 0	0	
[ 27 - 37 [ [ 37 - 57 [ [ 57 - 107 [	Hungary	266 315 351	266 315 351	1 3	0	260 312 147	5	0	29 0	0	5	0	0	
[10Y - more Total	-	351 24 1,052	351 24 <b>1,051</b>	4 12 21	0 0	147 0 813	200 12 218	7 0 8	107 0 199	5 0 <b>6</b>	36 0 <b>305</b>	0 0 <b>20</b>	0 0	22
[ 0 - 3M [ [ 3M - 1Y [		0	ő	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Ireland	15 0 134	15 0 134	0	0	15 0 134	0 0 0	0	0	0	0	0	0	
	]	134 308 109	134 254 98	72 11	0	134 147 50	89	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y ]		565 2,643 5,562	500 2,612 5,045	83 1,187 3,984	0	346 50 566	136 1,398 986 393 470 3,335	0 0 2	0 0 105	0	0	5.528 958	0	1
[ 1Y - 2Y [	Italy	4,901 4,043 7,072	5,045 3,914 3,507	3,984 2,999 2,152 1,275	0	566 1,508 1,419	393 470	4 5	50 22 156	0	0	6 16	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	,	19,681 19,665	5,788 15,980 16,213	3,809 4,516	0 0	2,453 6,761 2,116	9,098 12,890	36 2,052 1,571	6.338	24 1 4	35 2 60	9 961 1.510	0 0	
Total	-	63,566 0	16,213 53,060 0	19,920	0	2,116 14,873	28,570	1,571 3,671 0	2,013 8,684 0	29 0	98 0	1.510 <b>8,987</b> 0	3 0	21,242
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0 0	0	0 0	0	0	0 0 0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Latvia	0 32	0 32	0 3	0	0	0 29	0	0	0	0	0 98	0	
f 10Y - more Total	1	0 32	0 32	3	0	0	0 29	0	0	0	0	98	0	25



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	<u> </u>						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
						1			<u> </u>					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	Of Willett. Fillaticial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0 0	0 0 0	0 0	0 0 0	0 0	0 0 0	0 0	0	0	0	0	0	
[ 2Y - 3Y [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y		0	0	0	0	0	0 0	0	0	0	0	0	0	0
[ 0 - 3M [		7 14 0	7 14 0	5 14 0	0	2 0 0	0 0 0	0 2 0	0 69 0	8 0 0	500 0 0	0 0 0	0 0	
[3Y - 3Y ] [3Y - 5Y ]	Luxembourg	0 39 131	0 39 131	0 39 6	0	0 0 125	0 0	32 8 161	70 93 818	0 0 1.021	0 0 1.800	0	0	
f 10Y - more Total		541 733	541 <b>733</b>	541 <b>606</b>	0	0 128	0 0	802 1,004	3.341 <b>4,391</b>	261 1,290	800 3,100	4	0	24
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 1Y - 2Y [	Malta													
[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 [2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Netherlands	8 0 163	8 0 161 118	8 0 5	0	0 0 106	0 0 52	0	0	0	0 0	0	0	
[10Y - more Total [ 0 - 3M [		163 196 <b>367</b>	118 287	78 91	0 0	106 118 224	0 52	0	0	0 0	0 0	0	0	0
[ 3M - 1Y [		0 14	0 14	0	0	0	0 14	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	Poland	62 19	62 19	0	0	45 0	17 19	0	0 0	0 0	0	0	0	
Total	<b></b>	26 124 0	26 124 0	0 0 0	0 0	26 <b>71</b> 0	0 53 0	0	0	0 0	0	0	0 0	11
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Portugal	196 160	196 85	5 3 75	0	193 0	0 0 85	0	0 0	0	0	0	0	
l 10Y - more	<b></b>	1,031 1,393	847 1,134	184 268 0	0 0	847 1,040 0	0 85 1	0 0	0 0	0 0	0 0	0	0	96
[ 0 - 3M [		60 61 112	60 61 112	2 0	0	58 61 105	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Romania	4 89 127	4 81	0 8	0	0 20	4 61	0	0	0	0	0	0	
l 10Y - more		127 454 1	124 443 1	12 22 0	0 0 0	115 359 0	0 <b>73</b> 1	0 0 0	0 0 0	0 0	0 0	0 0 4	0 0	7
[ 0 - 3M [ [ 3M - 1Y [		5 5 80	5 5	0	0	0	5 5	0	0	0	0	22 3	0	
[5Y - 10Y [	Slovakia	12 304	80 11 303	0 15	0	76 0 247	11 41	0	0	0	0	1 3	0	
[10Y - more Total [ 0 - 3M [		151 558 22	151 556 22	0 15 0	0 0	55 <b>379</b> 20	96 163 2	0 0	0 0	0 0	0 0	33 0	0 0	150
[ 3M - 1Y [ [ 1Y - 2Y [		99 71	99 71	0	0	93 36	7 33	0	0	0	0	1 0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Slovenia	38 27 77	38 27 77	0 0	0 0 0	27 19 27	12 8 49	0 0 0	0 0 0	0	0 0 0	0 0 1	0	
f 10Y - more Total	1	93 <b>427</b>	93 <b>427</b>	26 27	0	11 233	56 <b>167</b>	0	0	0	0	10 12	0	47



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	<u>.                                    </u>						
							As of 30/06/2021			_			_	
						Direc	t exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
	( )													
												Off-balance s	heet exposures	
								Derivatives with po	sitive 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 positions)											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for cidding	through profit or loss	comprehensive income	amorasca cost							
「0-3M「 「3M-1Y「 [1Y-2Y[		72 734 190 110	62 731 181	72 261 8	0	0 472 175	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Spain	190 110 1.453	81	28	0	51	30 20	0	0	0	0	0	0	
[ 2Y - 3Y		1,453 8,297 5,187	1,172 7,439 3,843	280 857 1,343	0	1,152 4,614 2,851	20 2,826 992 <b>3,874</b>	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		16,042 0 0	13,510 0 0	2,850 0 0	0 0	9,315 0 0	3,874 0 0	0	0	0	0	0	0	9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [   15Y - 10Y     10Y - more		0 0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
T10Y - more		0	0	0	0	0	0	<b>0</b>	0	<b>0</b>	0	0	0	0
[ 3M - 1Y [		0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
[5Y - 10Y [	United Kingdom	0 136	0 136	0	0	0 136	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [		140 0	140 0	<b>0</b>	0 0	140 0	<b>0</b>	<b>0</b>	0	0 0	<b>0</b>	<b>0</b>	<b>0</b>	1
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y ] [5Y - 10Y ]	Iceland	5 11	5 11	0	0	5 11	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0 16	0 16	0	0	0 16	0	0	0	0	0	0	0	0
[ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[3Y - 5Y [	Liechtenstein													
	-													
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	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
1 ME - 0 1		0	0	0	0	0	0	0	0	0	0	0	0	Ĭ
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia	0 0 71	0 0 71	0 0 16	0	0 0 56	0	0	0	0	0	0	0	
131 - 31     15Y - 10Y     10Y - more   Total		71 131 520	71 100 495	31 55	0	100 464	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		722	666 0 0	102 0	0	620 0 0	0	0	0	0	0	0	0	0
1 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I	Canada	63 71 410	63 71 410	0	0	63 71 410	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		168	410 168 12	0	0	410 168 12	0	0	0	0	0	0	0	
		12 <b>726</b> 81	726 81	<b>0</b>	<b>0</b>	726 81	<b>0</b>	0	0	0	0	0	0	4
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Hong Kong	7 0	7 0	0	0	7 0	0	0	0	0	0	0	0	
f 10Y - more Total		0 88	0 88	0	0	0 88	0	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	·						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off bala	nce sheet	
												Off-halance s	heet exposures	
								Derivatives with pos	citivo fair valvo	Doviventivos with	negative fair value	on bulance s	neet exposures	
								Delivatives with pos	siave iaii value	Delivatives with	negative ian value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominai	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「		137 0	137 0	137 0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Japan	38 1,582 422	38 1,582 422	0	0	38 1,582 422	0	0	0	0	0	0	0	
[3Y - 5Y     5Y - 10Y     10Y - more   Total		3 0 2,183	3 0 2,182	0 0 137	0	3 0 2,045	0	0	0	0	0	0	0	17
Total   To - 3M     T 3M - 1Y     T 1Y - 2Y     T 2Y - 3Y		26 198	26 198	26 30	0	0 169	0 0	0 0	0	0	0 0	0	0	17
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	U.S.	85 86 109	47 86 25	43 52 84	0	42 34 25	0 0	0	0	0	0	0	0	
		2,272 2,960	2,261 2,959	96 0	0	2,050 1,829	125 1,131	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		5,735 0 0	5,603 0 0	331 0 0	0	<b>4,148</b> 0 0	1,256 0 0	0	0	0	0 0	0	0	8
[ 1Y - 2Y [	China	52 29 151 221	52 29 151 221	7 13 0	0 0 0	43 16 135 153	2 0 15	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		221 126 579	221 126 579	0	0	153 126 <b>475</b>	67 0	0	0	0	0	0	0	104
[ 0 - 3M [ [ 3M - 1Y [		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	0 0	0 0	0	2 0 0	0 0 0	0 0	0	0 0 0	0 0	0	0	
		0 0	0	0	0	0	0	0	0	0	0	0	0	38
[ 0 - 3M [   3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	30
[ 1Y - 2Y [	Other advanced economies non EEA	103 24 29 192	0 103 24 29	5 16	0	103 15 0	0 4 13	0 0 0	0	0 0	0	0	0 0	
		192 95 <b>443</b>	192 95 <b>443</b>	0 0 21	0 0	90 95 <b>303</b>	102 0 119	0	0 0	0	0 0	0	0 0	122
[ 0 - 3M [ [ 3M - 1Y [		154 277 223	154 277 321	0	0	152 263	2 13 31	0	0	0	0	0	0	***
[ 1Y - 2Y [	Other Central and eastern Europe countries non EEA	154 277 322 51 629 256	50 626	7 4	0 1	290 0 436	31 44 184 210	0 0 0	0 0 0	0 0	0 0 0	1 0 0	0	
	4	256 12 1,700	253 12 <b>1,693</b>	1 0	0	43 12 1,197	210 0 484	0	0	0	0	0 0	0	1,154
[ 0 - 3M [		0	0 0	0 0	0	0 0	0	0	0	0	0	0	0	2/2.54
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Middle East	4 796 2,856	796 2,856	10 0	0	20	766 2,856	0 0 39	0 0 2.800	0	0	0	0	
f 10Y - more Total	1	897 462 <b>5,014</b>	897 462 <b>5,014</b>	49 0 <b>59</b>	0	290 181 <b>491</b>	558 280 4,463	0 0 39	0 0 2,800	0	0	161 446 <b>607</b>	0	292
[ 0 - 3M [ [ 3M - 1Y [		122 0	122	0	0	122	0	0	0	0	0	1 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Latin America and the Caribbean	10 234 519	0 10 234	0 17	0	9 10	0 1 207	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total	1	519 299 <b>1,184</b>	511 298 <b>1,174</b>	8 1 26	0	202 295 <b>638</b>	309 3 <b>518</b>	0	0 3	0	0	0	0	530
	•		-,-,-											



#### General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value	Off-balance sh	eet exposures	
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	Africa	2,027 4 19 45 30 545 400 3,070	2,014 1 19 45 30 540 385 3,035	0 0 0 0 1 11 2	0 0 0 0 0 0	1,710 0 0 0 0 0 0 55 105	304 1 19 45 29 474 279	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 0 0 404 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,355
[ 0 - 3M [	Others	21 5,000 5 68 162 643 1,269 724 2,948	20 61 67 162 643 1,266 724 2,942	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 61 67 153 564 1,153 717	0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.

ı				A	of 30/09/2020	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ted impairment, a n fair value due to 4		Collaterals and financial		Gro	ss carrying amo	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-performi	ng¹	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing	On non-perforn	ning exposures <sup>3</sup>	guarantees received on non- performing
		lays and <=90 days		Of which: (	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  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	3 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	2 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	2 0	0	0	2,748	0	0	0	0	2	0	C	0
General governments	18,104	219	328	328	328	48	3 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	896	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	264	272	272	559	289,803		2,606	2,606	2,606	284	315	315	527

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention to an explicitable convention, seed printing the risk of the seasing the provisions of the season, be provisioned of disclosed with a positive sign.

18 Fire The extraction of the season, be provisioned from the season of the s



Performing and non-performing exposures Intesa Sanpaolo S.p.A.

		As of 31/03/2021																
					As of 31/03/202	1								As of 30/06/202	1			
		Gro	ss carrying amo	unt			ed impairment, acci fair value due to cr		Collaterals and financial		Gros	ss carrying amour	it <sup>s</sup>			ed impairment, a fair value due to ,s		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing exposures <sup>2</sup>	On non-performin	ig exposures <sup>3</sup>	guarantees received on non- performing exposures		Of which performing but past due >30	Of wh	ich non-perforr	ning¹	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3		o	f which Stage 3	CAPOSUICS		days and <=90 days		Of which: defaulted	Of which Stage 3	·		Of which Stage 3	CXPOSATES
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	و پ
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	3 0
Non-financial corporations	6,059	0	35	35	35	24	22	22	0	6,492	0	35	35	35	19	22	22	2 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	0	2	0	0	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	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	4 178
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	7,194	7,131	1 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	1 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	4 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

<sup>15</sup> years of the control of the contr



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(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 nonperforming 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 <sup>2</sup>												
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					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>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

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated concumulated conc	hanges in fair edit risk and exposures with		ancial guarantees oposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance markets.	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e 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		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
(min EUR)  Cash balances at central banks and other demand deposits	0	0	0	0		0	0	0	0	0		0
Debt securities (including at amortised cost and fair value)	0	0	0	0	٥	Š	0	0	0	0		0
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			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 <sup>2</sup>												
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- nerforming exit criteria	1,099						1,012					

<sup>(1)</sup> 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

<sup>(2)</sup> 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 of 3	0/09/2020					As of 3	1/12/2020					As of 3	1/03/2021					As of 30	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross car	rrying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
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

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



# 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 30/06/2021		
	Loans and advanc	es	AS 01 31/09/2020			Loans and advan	··	AS 01 31/12/2020	·		Loans and advance	es	AS 01 31/03/2021			Loans and advan	es	AS 01 30/00/2021		
		Performing		Non-performing			Performing		Non-performing			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 loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 1% or above.



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

ı								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 carrying amount
(min ESR)		Performing	Of which: exposures with forbanince measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	og Of which: suposures with forbearance measures	Of which: Unitially to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbanince measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)	Non-perform	ng 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 CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increals in in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-performi	ng Of which: suposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings 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 forbarrance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	47,374	46,875	1,343	11,364	499	255	399	716	591	57	449	125	54	92	1	89	32,515	32,076	1,199	12,225	440	230	368	650	538	61	472	112	56	92	217	91
of which: Households	18,105	17,855	395	3,659	249	135	209	284	225	15	384	60	31	42	1	46	8,718	0,596	369	3,071	123	76	106	177	151	17	137	27	16	12	17	16
of which: Collateralised by residential immovable property	13,092	12,930	316	2,512	161	102	146	138	110	11	94	28	18	23	1	25	6,142	6,054	308	2,248	88	61	79	110	94	13	87	16	12	14		
of which: Non-financial corporations	27,129	26,882	908	6,496	247	118	198	411	346	41	247	64	23	49		41	21,922	21,608	790	7,997	314	152	260	459	374	43	326	65	39	а	197	×
of which: Small and Medium-sized Enterprises	23,347	23,130	849	5,808	216	93	160	348	292	38	215	56	18	42		40	19,154	18,891	724	7,243	263	138	210	413	336	40	296	77	37	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	0	17	11,490	11,306	603	4,382	161	113	158	294	251	34	222	44	26	39	-	30

								As of 30	09/2020															As of 31	/12/2020							
	Gross :	canying amount							Accumulated imp	airment, accumu	lated negative chi	nges in fair valu	e due to credit ri	ık.	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross c	arrying amount						,	Accumulated impa	irment, accumul	ated regative char	nges in fair valu	e due to credit risi		Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi	ing			Performing			Non-performi									Non-performin							Non-performin				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oradit risk since initial recognition but not credit- impainal (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days			Of which: exposures with forbstraince measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance melasures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments 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: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant monatoria	18,751	18,377	607	3,486	373	200	242	326	212	45	157	115	58	52	0	64	27,820	27,233	720	6,949	587	359	371	555	384	54	317	172	90	8	47	82
of which: Households	7,708	7,568	168	1,474	140	80	109	110	83	7	64	27	9	12	0	19	14,862	14,576	264	1,350	286	155	192	251	188	12	160	63	19	28	2	52
of which: Collateralised by residential immovable property	5,374	5,292	136	1,133	82	59	24	54	46	5	41	6	4	5	0	13	10,877	10,714	218	2,451	163	113	123	123	105	9	93	19	۰	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	62	44	45	31
of which: Small and Medium-sized Enterprises	5,182	5,033	256	1,202	149	54	111	125	81	28	65	45	15	26		43	6,817	6,610	209	2,050	207	132	151	170	113	30	96	57	33	35	42	25
of which: Collateralised by commercial immovable property	4,873	4,744	389	1,066	130	66	71	115	81	35	68	35	17	17		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 carryl amount
		Performing			Non-performi	ing			Performing			Non-performi	rg					Performing			Non-performi							Non-perform	ning			
(min EUR)			Of which: expositines wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not 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 forburrance measures	Of which: Unlikely to pay 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			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition 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			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition 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 context of the COVED-19 crisis	Inflows to non- performing exposures
ewly originated loans and advances subject to public guarantee themes	24,733	24,707	20	811	26	5	24	64	61	1	10	3	1	3	21,611	7	31,961	31,931	34	2,369	30	٠	27	67	61	1	21	5	1	4	27,710	12
	2,406	2,396			10			9				1				3	2,521	2,514						5	4			1				2
of which: Collateralised by residential immovable property		0							0			0					0				0							0				
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	8	20	61	57	1	19	4	1	4	25,161	11
of which: Small and Medium-sized Enterprises	12,635	12,820			15			44	42			2				4	17,244	17,223			21			44	40			4				10
of which: Collaboralised by commercial immovable property	6	6							0			0					21	21			0							0				۰



#### 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 Inless Sensolo S.o. A.

ì								As of 31,	(03/2021															As of 30	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													sk	Missimum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Nurforming	Of which: exposures with forbarance massures	Of which: fratruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbeirance 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: Irraturments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: imposures with ferbalance 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- performing exposures		Performing	Of which: exposures will forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: soposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which exposures wit forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-porfermi	00 Of which: exposures with forbainince 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- performing exposures
Loans and advences subject to active EBA-compliant moratoria	8,323	8,250	401	2,983	73	42	64	170	152	22	138	18	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	10	3	7	0		661	860	64	414	21		15	24	19	3	17	5	1	3	0	2
of which: Collaboralised by residential immovable property	3,832	3,803	160	1,434	29	17	27	55	52	7	49	3	2	3	0	6	739	728	50	345	11	6	9	14	12	2	11	2	1	1	0	1
of which: Non-financial corporations	3,401	3,375	227	1,274	26	19	24	84	76	14	67		6		4	2	2,192	2,161	84	925	30	20	26	68	57	6	53	10	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	s	7	4	2	1,709	1,681	78	815	28	19	25	57	46	6	-6	9	6		2	5
of which: Collateralised 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 :														Maximum amount of the guarantee that can be considered	Gross carrying amount														ik	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi							Non-perform						Performing			Non-perform				Performing			Non-performi			1	
(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 will 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- impained (Stage 2)			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			Of which: exposures wit forbeasings measures	Of which: the interpretation of the system of the increase in credit raik since and recognition 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			Of which: exposiums with forbearance measures	Of which: bristruments with significant increase in credit risk since ential ricognition 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 contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	50,889	49,735	3,557	16,981	1,153	746	803	1,133	792	197	689	340	195	198	237	109	53,461	52,182	4,081	19,540	1,279	804	794	1,233	554	214	754	349	186	166	275	198
of which: Households	18,909	18,452	832	4,967	457	256	303	367	263	38	229	104	39	50	16	81	21,736	21,145	1,112	6,295	591	316	355	421	288	43	243	133	49	56	24	116
of which: Collaboralised by residential immovable property	13,249	12,981	581	3,429	268	184	201	186	149	25	135	37	22	24	1	46	15,907	15,554	822	4,567	352	229	241	221	170	26	147	51	29	31	1	70
of which: Non-financial corporations	30,019	29,338	2,646	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	704	580	169	498	205	127	109	249	80
of which: Small and Medium-sized Enterprises	22,963	22,445	2,387	8,756	518	378	404	579	414	139	367	164	109	122	206	72	23,211	22,707	2,515	9,947	504	356	340	623	479	143	421	145	88	15	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	450	377	120	333	81	61	4	4	38

								As of 31,	03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Missimum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposume wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposums 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	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbairance measures O Unit the pac	if which: kely to pay it are not sti-due <= 10 days			Of which: exposums 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 forberance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	36,238	36,179	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	32,786	35
of which: Households	2,896	2,884			12			7	5			2				4	3,079	3,059			20			7	4			3				7
of which: Collaboralised by residential immovable property		0			۰			0	0			0				۰	0	۰						0	0			0				
of which: Non-financial corporations	33,217	33,169	41	2,611	47	14	36	73	64	1	22	10	2	7	28,671	24	34,414	34,334	54	3,801	80	17	24	87	69	1	26	19	3	12	29,698	27
of which: Small and Medium-sized Enterprises	20,091	20,049			42			54	45			9				20	21,310	21,238			72			er er	50			17				25
of which: Collaboralised by commercial immovable property	29	29														0	43	43			0			1	-			0				