

COMUNICATO STAMPA

INTESA SANPAOLO: 2022 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 9 dicembre 2022 – Intesa Sanpaolo prende atto dell'annuncio effettuato oggi dall'Autorità Bancaria Europea in merito alle informazioni del 2022 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.



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

The information on Collateral valuation - loans and advances 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 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	46,992	47,247	45,629	41,321	C 01.00 (r0020,c0010)	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	45,475	45,736	44,874	40,566	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	53,256	53,511	52,877	48,528	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier ${\bf 1}$ capital as if IFRS ${\bf 9}$ or analogous ECLs transitional arrangements had not been applied transitional definition	51,739	52,000	52,122	47,773	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	62,431	62,452	61,336	56,845	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,821	61,857	61,327	56,837	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	328,177	326,903	330,514	325,341	C 02.00 (r0010,c0010)	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	329,098	327,834	330,941	325,736	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.32%	14.45%	13.81%	12.70%	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	13.82%	13.95%	13.56%	12.45%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.23%	16.37%	16.00%	14.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.72%	15.86%	15.75%	14.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.02%	19.10%	18.56%	17.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.79%	18.87%	18.53%	17.45%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	792,111	805,561	825,225	916,977	C 47.00 (r0300,c0010)	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	6.72%	6.64%	6.41%	5.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,256	53,511	52,877	48,528	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	51,739	52,000	52,122	47,773	C 47.00 (r0310,c0010)	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	792,111	805,561	825,225	916,977	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	790,701	804,212	824,326	916,189	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	6.64%	6.41%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.54%	6.47%	6.32%	5.21%	[A.2]/[B.2]	

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	62,431	62,452	61,336	56,845	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,992	47,247	45,629	41,321	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	37,080	37,104	37,111	34,873	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	21,824	22,081	22,372	22,029	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3		109	-234	-1,200	-2,126	C 01.00 (r0180,c0010)	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 (r0200,c0010)	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 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	3	4	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	480	492	265	-115	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,163	-7,754	-7,789	-8,132	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	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	-1,871	-1,914	-1,915	-1,924	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-280	-318	-301	-293	C 01.00 (r0380,c0010)	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 (r0390,c0010)	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 (r0430,c0010)	Articles 4(122), 36(1) point (a) and 44 of C88.
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	-138	-155	-100	-110	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (ii) (i) and 89 to 91 of CRR; Articles 36(1) point (ii) (ii), 243(1) point (ii), 244(1) point (ib) and 258 of CRR; Articles 36(1) point ix) (ii) and 379(3) of CRR; Articles 36(1) point ix) (iii) and 153(8) of CRR and Articles 36(1) point ix) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-138	-155	-100	-110	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (é), 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 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	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 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-28	-28	-33	-34	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	-242	-242	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-35	-35	-275	-337	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	1,516	1,512	755	755	CAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	_
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	. Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.1	Transitional adjustments due to grandramered CE11 Capital instruments (+/-) Transitional adjustments due to additional minority interests (+/-)		0			C 01.00 (r0240.c0010)	
			0		0	0	,.	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,516	1,512	755	755	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,264	6,264	7,248	7,207	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,264	6,264	7,248	7,207	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	Ö	$\begin{array}{l} C\ 0.1.00\ (r0590,c0010)+C\ 01.00 \\ (r0700,c0010)+C\ 01.00\ (r0710,c0010)+C \\ 0.1.00\ (r0744,c0010)+C\ 01.00\ (r0744,c0010) \\ +C\ 01.00\ (r0748,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	Ó	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,256	53,511	52,877	48,528	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,175	8,941	8,459	8,317	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	9,491	9,164	8,503	8,416	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		591	693	703	647	$\begin{array}{c} C01.09(r0340,c0010) + C01.00\\ (r0320,c0010) + C05.00(r0930,c0010) + C\\ 02.00(r0930,c0010) + C01.00(r0950,c0010)\\ + C05.00(r0950,c0010) + C01.00(r0950,c0010)\\ (r0970,c0010) + C05.00(r0974,c0010) + C\\ 01.00(r0978,c0010) + C01.00(r0974,c0010) + C\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-906	-916	-747	-747	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	328,177	326,903	330,514	325,341	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
MEQOTREMENTS	B.1	Of which: Transitional adjustments included	-922	-931	-428	-395	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.32%	14.45%	13.81%	12.70%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.23%	16.37%	16.00%	14.92%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.02%	19.10%	18.56%	17.47%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,475	45,736	44,874	40,566	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.82%	13.95%	13.56%	12.45%	[D.1]/[B-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,516	1,512	755	755	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-906	-916	-747	-747	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-922	-931	-428	-395	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n					, ,	

⁽¹⁾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		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	270,460	273,599	274,272	270,212	C 02.00 (r0040, ct010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, ct0220, s001) + C 07.00 (r0130, ct0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, ct0260, s001) + C 08.01 (r0040, ct0260, ct0260, s001) + C 08.01 (r0040, ct0260, s002) + C 08.01 (r0040, s002) + C 08.01 (r0040, s002) + C 08.01 (r0040,
Of which the standardised approach	88,930	88,190	87,074	87,376	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,158	1,173	1,300	1,330	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	144,968	146,842	152,420	149,701	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	35,405	37,395	33,478	31,804	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	6,269	5,643	5,181	4,484	C 97.00 (1909), d220, s001) + C 97.00 (10110, d220, s001) + C 97.00 (10120, d220, s001) + C 08.01 (1904), d226, s001) + C 08.01 (1904), d226, s001) + C 08.01 (1904), d226, s002) + C 08.0
Credit valuation adjustment - CVA	502	463	527	554	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8,396	9,101	9,789	9,559	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,943	12,577	15,220	14,048	C 02.00 (r0520, c0010)
Of which the standardised approach	1,516	1,603	4,100	3,843	C 02.00 (r0530, c0010)
Of which IMA	14,427	10,974	11,120	10,204	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	911	1,137	1,288	1,330	C 19.00 (r0310, cds01)*12.5+C 20.00 (r0310,cds3)*12.5+MAX(C 24.00(r0310, c0090),C 24.00(r0310,cd100),C 24.00(r0310,cd101))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,378	25,305	25,305	26,335	C 02.00 (r0590, c0010)
Of which basic indicator approach	530	598	598	598	C 02.00 (r0600, c0010)
Of which standardised approach	3,479	2,907	2,907	2,661	C 02.00 (r0610, c0010)
Of which advanced measurement approach	22,369	21,800	21,800	23,075	C 02.00 (r0620, c0010)
Other risk exposure amounts	229	215	221	150	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	328,177	326,903	330,514	325,341	

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

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



2022 EU-wide Transparency Exercise P&L Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	7,806	10,420	2,622	5,437
Of which debt securities income	959	1,281	349	727
Of which loans and advances income	6,598	8,746	2,114	4,368
Interest expenses	1,837	2,514	678	1,393
(Of which deposits expenses)	547	780	258	557
(Of which debt securities issued expenses)	1,004	1,336	326	668
(Expenses on share capital repayable on demand)	. 0	0	0	0
Dividend income	113	161	34	140
Net Fee and commission income	7,123	9,678	2,301	4,580
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1,007	1,121	212	286
Gains or (-) losses on financial assets and liabilities held for trading, net	331	407	294	536
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	152	65	246	547
Gains or (-) losses from hedge accounting, net	35	36	-1	41
Exchange differences [gain or (-) loss], net	134	180	-69	-254
Net other operating income /(expenses)	699	953	241	464
TOTAL OPERATING INCOME, NET	15,563	20,508	5,204	10,385
(Administrative expenses)	7,612	10,898	2,381	4,944
(Cash contributions to resolution funds and deposit quarantee schemes)	730	761	376	390
(Depreciation)	1,027	1,411	355	704
Modification gains or (-) losses, net	-26	-30	-2	-1
(Provisions or (-) reversal of provisions)	177	100	33	99
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-73	-137	53	52
(Other provisions)	250	238	-20	47
Of which pending legal issues and tax litigation ¹	0	92	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,607	2,884	694	1,286
(Financial assets at fair value through other comprehensive income)	12	30	33	47
(Financial assets at amortised cost)	1,595	2,853	661	1,239
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	30	84	9	9
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	714	832	226	488
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	5,067	5,173	1,580	3,440
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,035	4,220	1,028	2,364
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,035	4,220	1,028	2,364
Of which attributable to owners of the parent (1) Information available only as of end of the year	4,006	4,185	1,024	2,354

⁽i) Information available only as of end of the year

(ii) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31/	03/2022			As of 30,	06/2022		
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hierar	thy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 1 Level 2		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	153,468				140,832				141,929				126,275				IAS 1.54 (i)
Financial assets held for trading	55,688	30,378	25,123	187	47,196	22,625	24,383	187	48,261	22,426	25,696	140	47,213	16,869	30,139	205	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,001	1,228	1,390	3,383	6,139	1,646	1,244	3,249	6,344	1,730	1,271	3,343	6,558	1,846	1,216	3,496	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	4	0	1	3	4	0	1	3	4	0	1	2	1	0	1	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	64,818	55,729	8,697	391	67,595	59,098	8,004	492	66,268	58,012	7,811	444	60,369	52,153	7,797	420	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	528,394				542,824				555,631				549,910				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,369	0	1,369	0	1,732	0	1,732	0	4,661	0	4,661	0	8,007	0	8,007	0	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	932				392				-2,865				-6,313				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	54,551				55,574				55,292				58,969				
TOTAL ASSETS	865,224				862,288				875,526				850,990				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30/	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accum	nulated impairm	ient ⁽²⁾	Gross	s carrying amou	ınt ⁽²⁾	Accum	nulated impairm	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairs	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
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 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	58,875	1,260	35	-23	-13	-35	63,417	211	35	-35	-10	-35	62,194	261	36	-41	-20	-36	56,678	454	36	-44	-33	-36	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	1,184	33	0	-1	-1	0	723	20	0	-3	-1	0	1,462	17	0	-10	-1	0	1,097	60	0	-6	-1	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	41,295	5,289	88	-37	-48	-58	43,998	4,748	85	-24	-56	-57	56,633	4,743	84	-32	-63	-57	49,894	5,004	79	-33	-77	-56	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	410,751	64,499	17,929	-836	-1,996	-9,029	433,055	56,183	15,025	-740	-1,735	-8,104	437,431	52,592	14,143	-752	-2,005	-7,525	435,774	55,705	11,177	-722	-2,050	-5,009	Annex V.Part 1.32, 44(a)

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

⁽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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	57,628	56,388	58,791	55,234	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,266	3,674	3,848	4,753	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	707,305	712,582	720,579	693,489	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,122	4,867	5,205	3,933	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	272	52	-2,494	-5,069	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,683	6,398	6,079	5,329	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,494	1,184	1,132	940	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	16,159	13,105	17,420	28,075	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	89	30	37	92	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	798,017	798,281	810,597	786,777	IAS 1.9(b);IG 6
TOTAL EQUITY	67,207	64,008	64,929	64,213	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	865,224	862,288	875,526	850,990	IAS 1.IG6

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



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		37,044	35,534	36,557	39,894	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	131	138	101	80	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit positions	Debt securities	21,831	22,124	24,216	16,344	Annex V.Part 1.31
	Central banks	134,694	134,790	134,355	116,961	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	347	295	679	518	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,704	9,375	8,904	9,372	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,307	7,785	7,267	7,365	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	43,223	30,016	45,363	34,931	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	7,851	5,068	5,439	5,519	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	38,021	41,084	39,334	41,700	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	27,008	28,471	24,618	24,973	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	126,268	135,969	135,121	132,991	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	117,904	128,148	127,800	127,411	ECB/2013/33 Annex 2.Part 2.9.1
	Households	265,583	273,703	277,488	278,696	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	250,124	258,424	262,391	264,125	Annex V.Part 1.42(f), 44(c)
Debt securities issued		94,263	92,510	84,531	84,011	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	12,649	12,703	12,448	12,539	Annex V.Part 1.37
Other financial liabilities		3,559	2,268	2,453	2,430	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		773,321	777,511	788,423	757,410	

EBA MARIANS

2022 EU-wide Transparency Exercise Market Risk

	SA					1	M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	T 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 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
, , ,	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	1.171	1.346	208	62	869	273							165	45	754	251						
Of which: General risk	198	148	64	18	194	54							71	21	155	45						1 .
Of which: Specific risk	973	1,198	145	44	675	219							94	24	599 50	206						1 .
Equities Of which: General risk	2	3	51	19	56	29							32	9	59	16						1
Of which: General risk Of which: Specific risk	1 1	1	51	19	56	29							32	0	59	16						1 .
Foreign exchange risk	59	56	0	0	0	0							0	o o	0	0						1
Commodities risk	15	5	26	8	17	10							14	3	20	3						1 .
Total	1,247	1,409	189	50	652	191	308	313	0	0	0	14,427	125	40	581	205	172	100	0	0	0	10,974
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	5/2022					
Traded Debt Instruments	1,469	1,499	161	43	735	202							203	76	527	169						
Of which: General risk	123	110	83	22	175	44							97	32	134	34						1 .
Of which: Specific risk	1.346	1.389	78	21	560	157							105	44	393	134						
Equities	2	2	32	. 8	52	21							54	13	81	25						
Of which: General risk	1	1	0	ŏ	0	0							0	0	0	0						i
Of which: Specific risk	1	1	32	8	52	21							54	13	81	25						
Foreign exchange risk	2,391	2,004	0	0	0	0							0	0	0	0						
Commodities risk	. 14	11	- 11	- 6	11	6							28	10	19	10						
Total	3,876	3,516	121	33	618	182	141	150	0	0	0	11,120	131	61	407	130	278	249	0	0	0	10,204

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.



EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Inters Sanpaolo S.p.A.

	пкеза заправи з.р.м.													
					Standardise	d Approach								
			As of 30/09/2021 As of 31/12/2021											
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Provisions												
	(min EUR, %)													
	Central governments or central banks	250,909	299,947	22,909		253,283	303,182	22,515						
	Regional governments or local authorities	1,127 1.665	1,187	330 593		1,063 1,675	1,158 837	298 571						
	Public sector entities Multilateral Development Ranks	2,564	2,855	593		1,6/5	2.758	5/1						
	Multilateral Development Banks International Organisations	2,304	929			1,211	1,210	0						
	International Organisations Institutions	22,424	17,504	5,498		22.904	17.098	4.674						
	Cornorates	50,979	29,496	27,093		52,160	30.984	27,952						
	of which: SMF	11.332	6.788	5,786		11.570	6.844	5,900						
	Retail	26,108	14,587	9,805		25,949	14.197	9,519						
	of which: SMF	4,161	2,303	1,345		3,990	2.147	1,259						
Consolidated data	Secured by mortgages on immovable property	6,939	6,409	2,367		7.048	6.559	2,411						
	of which: SME	1.305	1,252	463		1.185	1.138	421						
	Exposures in default	3,828	1,285	1,444	2,431	2,854	977	1,135	1,564					
	Items associated with particularly high risk	569	497	743		516	428	640						
	Covered bonds	1,826	1,825	214		1,880	1,879	211						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	3,883	3,279	4,985		4,102	3,672	4,429						
	Equity	1,590	1,590	1,984		1,541	1,541	2,131						
	Other exposures	18,576	18,455	12,143		18,799	18,684	12,648						
	Standardised Total ²	393,915	400,732	90,108	3,350	397,445	405,164	89,133	2,362					
		(x) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factor	or credit risk mitigation techni	ques (e.a. substitution effects).							
		(2) Standardised Total does not	include the Secutarisation pos	ition unlike in the results prior to	o the 2019 exercise.									

					Standardise	d Approach			
			As of 30,	09/2021			As of 31/	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	185,475	235,621	17.089		183,164	234,124	16.182	
	Regional governments or local authorities	241	206	41		143	130	76	
	Public sector entities	404	294	276		225	163	140	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,181	3,294	1,866		5,904	3,074	1,850	
	Corporates	25,161	10,534	9,789		24,296	9,870	9,128	
	of which: SME	6,470	3,331	2,668		6,107	2,916	2,331	
	Retail	12,562	5,245	3,065		12,836	5,118	2,969	
ITALY	of which: SME	1,849	656	375		1,606	515	295	
TIALI	Secured by mortoages on immovable property	2,508	2,463	964		2,305	2,274	888	
	of which: SME	975	947	352		836	817	305	
	Exposures in default	2,542	726	811	1,772	1,369	454	544	891
	Items associated with particularly high risk	284	233	350		213	179	268	
	Covered bonds	403	403	46		398	397	- 44	
1	Claims on institutions and corporates with a ST credit assessment	1,776	1,465	1,835		1,518	1.366	1,754	
	Collective investments undertakings (CIU) Equity	1,776	1,465	1,035		1,215	1,300	1,754	
1	Other exposures	15.956	15.956	10.680		1,213	15.981	1,374	
ĺ	Other exposures Standardised Total ²	13,930	13,930	10,000	2.130	15,962	13,901	10,987	1.122
					2,130				1,122

					Standardise	a Approacn			
			As of 30/	09/2021			As of 31,	12/2021	
	(rele PIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control coverments or control shanks Residual coverments or charl attributes Residual coverment or local attributes Residual coverment shanks International	7,392 0 4 0 831 875 8 104 1 1 8 0 0	7,192 0 4 0 633 807 1 47 1 3 0 0 0 32	1 0 1 1 25 5 1 1 3 1 1 1 0 0 1 2 8 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1	0	9,049 0 4 0 0 889 1,211 2 85 1 1 12,2 0 0 0 0	8,849 0 4 0 507 1,116 1 1 5 0 0 2,7	1 0 1 0 1466 724 2 2 1 2 0 0 0	°
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	187 0 14	136 0 14	476 0 11	4	172 0 17	131 0 17	453 0 14	4

		(2) Yotal value adjustments are exposures, but includes gener		ntomants surjustes through re-sur	reistication eventures addition	al valuation articulments (BVEs)	and other own finds selecti	no related to the	
					Standardisc	d Approach			
			As of 30,	(09/2021			As of 31	/12/2021	
	(refer FIR %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central accurrence or control sharks Annion of comments or control sharks Milliants of control sharks Milliants of control sharks Milliants of control sharks Milliants of control sharks Milliants Millia	5,361 43 306 0 0 2,593 730 44 43 91 0 0 0 273 0 2	5,665 430 0 0 0 2,525 793 244 17 2 29 0 0 0 273 0 223	4 9 61 0 246 607 20 13 3 2 10 0 0 0 31 1 0	0	5,541 59 239 0 0 3,365 1,069 45 52 129 0 0 0 280 0 2	\$,850,500 590 00 3,228 1,139 14 1 5 5 0 0 288 0 288 22 24 25 26 27 28 28 28 28 28 28 28 28 28 28	0 122 68 0 0 147 737 230 10 1 1 19 0 0 0 4	۰
	Other exposures Standardised Total ²	0	0	Ü	4	0	U	0	3

		(2) Total value advantments and onvivious oir country of countements excludes those for securification exossues, additional valuation advantments (RVAs) and other own funds eductions related to the exposures, but includes general ordit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	2,394 2,388 130 3,129 3,003 138 125 112 24 134 134 149 34									
	Regional governments or local authorities	135	117	24		134	118	24			
	Public sector entities	1	1	0		1	1	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	20	18	6		3	2	1			
	Corporates	751	535	532		689	508				
	of which: SME	30	29	27		28	28				
	Retail	1,850	1,672	1,254		1,810	1,634	1,225			
SLOVAKIA	of which: SME	43	41	31		45	43	32			
JEOVARIA	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME			0							
	Exposures in default	219	87	91	131	209	58	60	149		
	Items associated with particularly high risk Covered honds	0		0				0			
I		59	59	6		58	58	6			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		17	17	12			
	Collective investments undertakings (CIU) Equity		0	0		17	17	13			
I	Other exposures	508	401	226		494	392	217			
	Standardised Total ²	300	401	210	274	1/1	374	227	286		
		_			2/4				200		



EBA ANNOW 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Intesa Sanpaolo S.p.A.										
					Standardise	d Approach					
			As of 30,	(09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min ELIR, %)										
	Central governments or central banks	12,583	12,592	0		12,015	12,022	0			
	Regional governments or local authorities Public sector entities	33	23	3		3/	20				
	Multilateral Development Banks	i i	i i	i i		i	i				
	International Organisations	0	0	0		0	0	0			
	Institutions	209	207	104		218	217	106			
	Corporates	486	435	411		547	534	512			
	of which: SME	11	10	8		31	30	29			
	Retail	10	4	3		10	4	3			
SPAIN	of which: SME Secured by mortoages on immovable property	0	U	U		0	u u	0			
	of which: SME	0	0	0		ů,					
	Exposures in default	ō	ō	ō	0	ō	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	59	59	6		59	59	6			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		9	0	0			
	Other exposures Standardised Total ²		0	0	-	U			-		
	Standardised Total										
					t rise to realit resourcies farter						
	(2) You'value add submercial and previousments and previousments and previousments and previousment of countermants excludes those for securitisation excesses. additional valuation addustrements (AVAs) and other own funds reductions related to the										

		Total value adjustments and exposures, but includes gener	l provisions per country of cou al credit risk adjustments.	ntercarty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
					Standardisc	d Approach			
			As of 30,	(09/2021			As of 31)	12/2021	
	(red PIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,344	1,095	3		1,406	1,025	3	
i e	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	13	0	
	International Organisations	1,619	984	207		1,867	868	178	
	Institutions Corporates	1,341	1,109	1,083		1,253	1.059	1.027	
	of which: SME	1,341	1,109	1,083		1,233	1,009	1,027	
	Retail	196	20	22		109	.,	.,	
	of which: SME	130	19	1		103			
LUXEMBOURG	Secured by mortgages on immovable property	49	15	5		51	21	7	
	of which: SME	0	0	ō		0	0	i o	
	Exposures in default	2	0	0	1	2	0	0	
	Items associated with particularly high risk	49	49	73		46	46	69	
	Covered bonds	42	42	4		42	42	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,582	1,386	1,146		2,077	1,881	1,288	
	Equity	2	2	4		1	1	3	
	Other exposures	181	178	138		302	300	274	

					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min FIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CROATIA	Coming deversaments or coins in aleases subsides settles week to be a substitute subsides settle week to be a substitute subsides settle week to be a substitute substitute of the substitute of	4,766 266 266 266 266 267 269 277 2,902 22 1,551 3,574 75 9.75 4,544 41 0 0 0 0 2 2	5,308 311 55 0 0 32 2,376 66 1,237 2,717 66 1,393 6 225 37 7 0 0	70 62: 34 0 0 22: 2,373 1,237 2,038 487 2 299 5 5 5 0 0 3 3 2 2	211	5,457 5	6,024 322 52 0 0 38 2,774 1,353 2,667 72 1,464 9 205 36 0 0	512 3 247 54 0 0 2 2	190
	Other exposures Standardised Total ²	586	570	228	323	626	612	258	299

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30/	09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)	1.190	1,305			855	958				
	Central governments or central banks Regional governments or local authorities	1,190	1,305	1 2		855	958				
	Public sector entities	o o	0	i î		0	0	i i			
	Multilateral Development Banks	o o	ō	ō		0	0	ō			
	International Organisations	0	0	0		0	0	0			
	Institutions	4,528	4,393	429		5,039	4,836	300			
	Corporates	378	383	293		372	393	282			
	of which: SME	0	0	0		1	0	0			
	Retail of which: SME	5	4	3		5	4	3			
GERMANY	Secured by mortgages on immovable property	3	2	1		2	2	4			
	of which: SME	i ô	ô	l ô		o o	ô	l ô			
	Exposures in default	1	0	1	0	1	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	38	38	4		43	43	4			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures		0								
	Standardised Total ²				2						

		** Tools value and stockers are control or countertainty excuses those for excurrences excounts, according values and stockers are control or countertainty excuses those for exposures, according values and stockers are supported to the counter of the countertainty excuses the counter of the countertainty excuses the counter of the countertainty excuses t								
					Standardise	d Approach				
			As of 30,	(09/2021			As of 31,	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	880	134	0		952	192	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,913	1,846	436		1,485 1.065	1,405	354 728		
	Corporates of which: SME	1,184	924	792		1,065	854	728 12		
	orwind: SME Retail	68	21	16		62	26	19		
LINITED KINCDOM		0	0	0		3	1	1		
UNITED KINGDOM	of which: SME Secured by mortoaces on immovable property	18	9	3		13	7	3		
	of which: SME	0	0	0		0	0	0		
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0		
	Covered bonds	110	110	11		110	110	11		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	12	6	13		8	4	8		
	Equity Other exposures	0	0	1 2		;	1	3		
	Standardised Total ²	·		_	4				2	
	Junual Grade Total	m								

		(7) Yotal value advantments and envelopes one counter of counternantv excludes those for securitisation excosures, additional valuation advantments (RIIA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
				Standardisc	d Approach					
		As of 30	/09/2021			As of 31	/12/2021			
(min ELIR, *%)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Certor generations or control seems file. In the Sectional concernments for lead arthritism shall be applied to the section of	188 0 0 0 157 830 27 6 6 8 8 9 9 9	188 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 5 566 11 0 0 0 0 0	0	163 0 0 0 193 895 27 1 1 0 0 0 0 0 0	165 0 0 0 152 725 27 1 0 0 0 0 0 0	0 0 0 0 99 616 11 0 0 0 11 0 0			



		Standardised Approach									
			As of 31;	03/2022			As of 30,	(06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min EUR, %)										
	Central governments or central banks	264,350	312,319	23,095		242,552	290,896	22,650			
	Regional governments or local authorities	1,103 1.654	1,112	286		1,279	1,345	317 430			
	Public sector entities		800	522		1,544		9,50			
	Multilateral Development Banks	2,006 1,766	2,347 1.766			1,654 272	1,963 272				
	International Organisations Institutions	1,/bb 24,333	1,766 18,838	5,049		25.215	19.426	7.042			
	Cornerates	24,333 52,765	29,908	27,192		49,974	27,993	25,478			
	of which: SMF	11.882	7,069	6.076		11.660	6.623	5,769			
	or which: SME Retail	25,596	14,281	9,541		26.053	14.723	9,792			
	efail of which: SMF	4.026	2,304	1,353		4,267	2,581	1,517			
Consolidated data	Secured by mortnanes on immovable property	7,044	6,549	2,406		7,491	7,007	2,574			
	of which: SMF	1,168	1,121	416		1,571	1,513	576			
	Franciscos in default	2,807	910	1,069	1,591	2,963	1,009	1,174	1.57		
	Items associated with particularly high risk	430	357	534	-,,,,	387	323	482			
	Covered bonds	1.897	1,896	211		1.840	1.839	205			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	4,306	3,785	4,572		4,650	4,082	4,672			
	Equity	782	782	1,349		803	803	1,401			
	Other exposures	17,667	17,553	12,447		18,549	18,433	12,513			
	Standardised Total ²	408,505	413,203	88,273	2,516	385,226	390,819	88,732	2,52		

				Standardised Approach								
			As of 31;	03/2022			As of 30,	(06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(min EUR. %) Central governments or central banks	185,962	234,852	16,490		171,238	219,721	16.432				
	Regional governments or local authorities	201	150	30		127	120	24				
	Public sector entities	183	147	126		119	102	77				
	Multilateral Development Banks		0	0		0	0					
	International Organisations	0	0	0		0	0	0				
	Institutions	6,498	3,575	1,788		6,980	4,195	2,192				
	Corporates	25,063	9,890	9,092		23,833	9,571	8,690				
	of which: SME	6,423	3,103	2,482		6,367	2,803	2,250				
	Retail	12,596	5,296	3,089		12,551	5,245	2,982				
ITALY	of which: SME	1,531	512	293		1,617	714	409				
TIALI	Secured by mortgages on immovable property	2,240	2,212	868		2,583	2,538	985				
	of which: SME	821	804	302		1,225	1,196	460				
	Exposures in default	1,326	412	501	894	1,328	450	523				
	Items associated with particularly high risk	174	144	216		146	121	182				
	Covered bonds	410	410	45		425	424	46				
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)	1,492	1,263	1,948		1,725	1,478	2,033				
	Equity	474 14.851	14.851	632 10.896		4/6 15.422	15.422	635 10.901				
	Other exposures	14,851	14,851	10,896	1.135	15,422	15,422	10,901	1.0			
	Standardised Total ²				1,135				1			

		Standardised Approach As of 31/03/2022 As of 31/03/2022 As of 31/03/2022 As of 31/03/2022 Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expount* Expoure Value* Raik expoure amount Value Stjorment and Original Expourt Expoure Value* Raik expoure amount Expoure Value* Raik expoure amount Original Expourt Expoure Value* Raik expoure amount Original Expourt Expoure Value* Raik expoure amount Original Expourt Expoure Value*													
					Standardisc	d Approach									
			As of 31/	03/2022			As of 30,	06/2022							
(min EUR. %)		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
UNITED STATES	Control ownwester or control basis. Palde cacter on the case of t	11,152 0 4 4 0 0 744 1,453 2 2 4 1 0 0 0 24 0 24 0 24 0 24 0 0 24 0 0 0 0	10,952 0 0 4 4 4 0 0 0 424 1,339 1 1 0 0 0 0 24 0 0 20 20 1	1 0 0 0 1255 9788 0 1 1 0 0 0 356 0 0 557		10,457 0 0 5 5 0 0 905 1,336 2 20 1 13 0 0 0 22 0 0 22 0 0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10,256 0 5 5 0 991 1,045 1 1 6 0 0 22 0 22 20 202	1 0 0 172 743 0 122 0 0 2 0 33 0 0 572 772							
	Other exposures Standardised Total ²	17	17	- 11	5	86	86	- 13	11						

		(2) Total value adjustments and provisions per country of counterparty encludes those for securidisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes exeminal credit risk adjustments.												
					Standardisc	d Approach								
			As of 31/	03/2022		As of 30/06/2022								
	(min FIE %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²					
FRANCE	Comit of communities or comits also and one was a communities or comits also and communities or comits also and comits and comits and comits and communities or communities	8,423 40 268 0 4,144 956 92 2 2 137 0 0 0 263 0 7	8,732 40 268 0 4,651 1,111 723 36 1 54 0 0 0 0 263 0 7 7	0 8 54 0 0 1935 595 297 1 19 0 0 0 0 0 0	0	7,092 14 176 0 2,332 89 944 444 99 2 2 185 0 0 0 0 223 0	7,389 14 176 0 0 2,187 935 27 48 94 0 0 0 223	0 33 30 3111 624 21 36 0 0 0 0 2 2 2 2 2 8	٥					
	Other exposures Standardised Total ²	0	0	0	3	0	0	0	3					

		(2) You's value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes owned roater links allotationers.												
		eccours, cut indudes owner	a crior risk aproliments.		Standardise	d Approach								
			As of 31/	03/2022			As of 30,	(06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)	3.612	3.576	144		3.190	3.148	150						
	Central governments or central banks Regional governments or local authorities	3,612	3,370	24		3,190	3,140	130						
	Public sector entities	140	120	10		0	110							
	Multilateral Development Banks	ō	ō	0		ō	ō	i o						
	International Organisations	0	0	0		0	0	0						
	Institutions	2	1	1		3	2	1						
	Corporates	709	511	458		696	499	446						
	of which: SME	273	272	220		289	288	235						
	Retail	1,781	1,609	1,177		1,796	1,617	1,182						
SLOVAKIA	of which: SME	264	253	160		268	257	162						
SEO WILLIAM	Secured by mortgages on immovable property	0		0		0	U	0						
	of which: SME Procures in default	195	40	51	145	190	41	44	145					
	Items associated with particularly high risk	1,55			143	100	71		143					
	Covered hands	56	56	6		54	54	5						
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	l o						
	Collective investments undertakings (CIU)	17	17	10		16	16	10						
	Equity	0	0	0		0	0	0						
	Other exposures	514	413	210		524	421	214						
	Standardised Total ²				283				286					



CROATIA

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Intesa Sanpaolo S.p.A.								
					Standardisc	d Approach			
			As of 31	03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min ELR. %)								
	Central governments or central banks Regional governments or local authorities	11,556	11,561	0		7,348	7,354	0	
	Regional governments or local authorities Public sector entities	21	14	3		9	13	3	
	Multilateral Development Banks	í	ő	ĺ ő		ő	ő	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	219	107		235	233	117	
	Corporates	473	461	438		354	347	325	
	of which: SME	26	26	25		25	25	24	
	Retail of which: SME	5	1	1		11	9	3	
SPAIN	Secured by mortgages on immovable property	0				0	0	0	
	of which: SME	ō	ō	i i		ō	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	57	57	6		84	84	8	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakinos (CIU) Equity	1	1	1		0	0		
	Other exposures			l ő		0	0		
	Standardised Total ²				4				2
		(1) Original exposure, unlike E: (2) Total value adjustments an							

(2) Total value adjustments and provisions per country of counterparty encludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to

		exposures, but includes general	d credit risk adjustments.						
					Standardisc	d Approach			
			As of 31;	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	1,450	1,150	11		2,923	2,612	44	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0		0		0	0	0	
	Multilateral Development Banks International Organisations		14			21	33		
	Institutions	2,063	987	204		2,957	1,658	345	
	Corporates	1,627	1,217	1,186		814	646	647	
	of which: SME	19	19	19		25	25	25	
	Retail	74	30	22		132	90	67	
LUXEMBOURG	of which: SME	1	0	0		1	0	0	
EO/LEI IDOORG	Secured by mortpages on immovable property	51	20	7		58	30	10	
	of which: SME Exposures in default	2				2	0		
	Exposures in default Items associated with particularly high risk	46	46	69		46	46	69	
	Covered bonds	41	41	4		41	41	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	2,332	2,092	1,558		2,415	2,163	1,522	
	Equity	3	3	6		2	2	6	
	Other exposures	284	283	261		301	301	262	
	Standardised Total ²				5				5

			Standardisc	d Approach			
	As of 31/	03/2022			As of 30/	06/2022	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
5,871	6,423	76		6,281	6,873	76	
241	301	60		251 647	310	62	
602	51	34		647	56	32	
0				0	0	0	
52	42	25		71	51	29	
3,307	2,789	2,786		3,276	2,765	2,762	
1,687	1,375	1,375		1,465	1,194	1,194	
3,462	2,604	1,953		3,581	2,671	2,003	
76	68	51		80	72	54	
1,493	1,486	520		1,517	1,511	529	
8	8	3		7	7	2	
409	185	216	204	423	189	218	212
62	46	68		63	41	62	
0				0	0	0	
0				U	U	U	

		exposures, but includes gener					,		
					Standardis	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	1,609 7	1,712	0		807 221	1,091 221		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 5,217	0 5,081	0 397		0 4,829	0 4,784 376		
	Corporates of which: SME Retail	359 1	348 0	263 0		373 1	376	28S 0	
GERMANY	col which: SME Secured by mortgages on immovable property	3 2	3 2	2		3	3	2 0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0 40	0 40	0 4		0 27	0 27	0 3	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	9	0	4		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				3				2

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additio	nal valuation adjustments (AVAs) and other own funds reducts	ons related to the	
					Standardisi	ed Approach			
			As of 31	03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	938	184	0		918	173	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		ō	0	0	
	Institutions	1,360	1,312	359		1,163	1,070		
	Corporates	1,038	819	703		1,080	809	704	
	of which: SME Retail	1	26	10		57	17	20	
		00	10	.,		,,		10	
UNITED KINGDOM	of which: SNE Secured by mortoages on immovable property	5	3	1		7	6	2	
		0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk Covered bonds	106	106			104	104	10	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	6	6	8		9	7	9	
	Equity	1	1	3		1	1	3	
	Other exposures	2	2	2		2		2	
	Standardised Total ²				1 1				1

	(2) Total value adjustments and provisions per country of counterparty encludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exoniums, but includes person credit risk adjustments.												
				Standardis	ed Approach								
		As of 31	/03/2022			As of 30,	/06/2022						
(reln EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Coming operationals or control above. # decimal documentary or local authorities # decimal action of the control of the control # decimal action of the control # decimal action of the control # decimal action	917 0 0 0 0 124 634 17 7 7 0 0 0 0 111 111	917 0 0 0 124 516 17 3 0 0 0 0 1111 0 3 0	0 0 0 0 54 446 7 2 2 0 0 11 0 0 0 13	0	826 0 0 1823 795 22 8 8 0 0 0 131 131 0 5 0	826 0 0 1822 588 22 4 0 0 0 1311 0 5	0 0 0 66 402 9 3 0 0 0 13	0					

EBA MARINE

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach																	
				As of 3	0/09/2021			As of 31/12/2021											
		Original E					Value		Exposure		Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure Value ¹	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 Institutions	0 75,506	0 417	0 37,976	0 17.930	0 673	0 288	0 76.807	0 409	0 36.866	0 19.026	0 459	0 296						
	Institutions Corporates	75,506 362,047	17.018	37,976 195.603	17,930 99.679	3,740	10.733	76,8U7 365.169	13,990	36,866 196.623	19,026	3,148	9,537						
	Corporates - Of Which: Specialised Lending	15.864	960	13,237	7.733	250	766	16.200	1,005	13,427	7,740	248	727						
	Corporates - Of Which: SME	92,888	9.497	49.241	27.659	2.097	6.107	91,280	7,732	47.628	27.233	1.717	5.399						
	Retail	179,419	7,396	160,914	33,462	2,013	4,169	179,916	5,955	159,809	32,940	1,587	3,528						
	Retail - Secured on real estate property	126,951	4,136	125,206	23,875	1,317	1,874	127,029	3,069	124,706	23,628	1,034	1,418						
Consolidated data	Retail - Secured on real estate property - Of Which: SME	6,583	910	6,386	1,794	288	426	6,296	670	6,117	1,773	225	319						
Corisonaleu data	Retail - Secured on real estate property - Of Which: non-		3,226	118,820	22,080	1,030	1,448	120,733	2,399	118,589	21,855	809	1,099						
	Retail - Qualifying Revolving	0	0	0	0	0	0	0 52.887	0	0	0	0 552	0						
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	52,469 28.711	3,261 2,050	35,708 14.418	9,587 3.739	696 541	2,296 1.412	29.213	2,886 1,808	35,103 14.017	9,312 3.497	411	2,110 1,335						
	Retail - Other Retail - Of Which: non-SME	23,758	1.211	21.289	5,849	155	884	23,674	1,008	21.086	5.815	141	775						
	Equity	11,160	75	11.142	35.405	0	001	11.129	92	11.111	36.713	0	,,,,						
	Other non credit-obligation assets	11,100	,,,	22,242	0	, i		11,113	- /2	23,333	0	ŭ							
	TRR Total ²				186.476						189,312								

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

(2) BB Total does not include the Secularization position unifie in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected unifor the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calcu

	as of last quarter												
						IRB Ap	proach						
			As of	30/09/2021			As of 31/12/2021						
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	
(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· aroc		Of which: defaulted	provisions	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions Corporates	32,644 249,199	319 16.495	20,844 133.620	9,108 68.793	583 3.541	240 10.094	33,753 245,970	314 13.513	19,791 129.872	10,147 67.465	390 2.946	252 9.000	
Corporates - Of Which: Specialised Lending	8.801	868	7,556	3.547	234	550	8,859	910	7,497	3.486	231	498	
Corporates - Of Which: SME	89.835	9,392	46.694	25,978	1.970	6.031	88.198	7,642	45.075	25.543	1.588	5,336	
Retail	169,307	7,280	150,839	32,321	1,926	4,098	169,615	5,853	149,548	31,776	1,529	3,454	
Retail - Secured on real estate property	117,258	4,037	115,523	22,936	1,259	1,820	117,164	2,982	114,846	22,675	983	1,366	
TTALY Retail - Secured on real estate property - Of Which: SME		908	6,360	1,776	287	424	6,270	669	6,091	1,755	225	317	
	110,702	3,129	109,163	21,159	972	1,395	110,893	2,314	108,754	20,920	758	1,049	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	52,049	3,243	35,316	9,386	668	2,278	52,452	2,871	34,702	9,101	546	2,089	
Retail - Other Retail - Of Which: SME	28,342	2,036	14,070	3,546	513	1,397	28,831	1,795	13,659	3,295	405	1,316	
Retail - Other Retail - Of Which: non-SME	23,707 9,923	1,207 75	21,246 9,904	5,840 32.462	154	881	23,621 10.104	1,076	21,043 10.085	5,806 34,308	141	773	
Equity	9,923	/5	9,904	32,462	0	0	10,104	92	10,085	34,308	0		
Other non credit-obligation assets	_												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0 2,351 21,257 377	0 0 31 0	0 879 9,628 312	0 484 3,977 125	0 7 0	0 2 46 1	0 2,464 23,172 564	0 0 22 0	950 11,115 434	0 462 4,579 163	0 0 5	0 1 34 3
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	74 64 62 0	0	30 62 60	17 10 10	0	0	84 73 70	0	46 72 69	26 12 11	0	0 0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	62 0 2	0 0	60 0 2	10 0 0	0 0	0 0 0	70 0 3	0	69 0 3	11 0 0	0 0	0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	2 228	0	2 228	0 480	0	0	3 228	0	3 228	0 483	0	0
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(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	4,344	0	2,770	629	0	2	4,314	0	2,710	655	0	2
	Corporates	9,495	66	3,792	1,837	15	35	10,238	65	3,794	1,882	15	31
	Corporates - Of Which: Specialised Lending	247	0	168	77	0	3	246	0	173	86	0	1
	Corporates - Of Which: SME	8	1	3	2	0	0	9	1	5	3	0	0
	Retail	31	2	30	6	0	1	31	1	30	7	0	1
	Retail - Secured on real estate property	27	1	26	5	0	0	26	1	26	5	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I KAIVCE	Retail - Secured on real estate property - Of Which: non-Si	27	1	26	5	0	0	26	1	26	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	- 4	1	0	1	4	1	4	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	4	1	4	1	0	1	4	1	4	1	0	0
	Equity	30	0	30	70	0		35		35	85	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original executes, unlike Execute value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 8	0	0	0	0	0	0 8	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	5,669 1,109	109 4	4,673 1,040	3,231 1,046	126 0	98 37	5,658 1,069	84 5	4,680 1,009	3,206 1,011	129 0	93 37
	Corporates - Of Which: SME	2,360 9.325	83 101	2,054 9,305	1,334	126 83	59 64	2,379 9,470	79 91	2,024 9,446	1,325 1.015	129 55	54 68
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	8,957 27	87	8,957 27	808 18	55	49	9,089	79	9,089	813 18	49	49
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving		86	8,930	790	54	47	9,063	78	9,063	795	49	47
	Retail - Other Retail	368	14	348	192	28	15	381	12	358	201	6	19
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	368 0	14 0	348 0	192 0	28 0	15 0	381 0	12 0	358 0	201 0	6	19 0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Distinct ammaine: unlike Fennane value is remoted helive taking into arminet and effort due to readle removing factors or readl did militation techniques (a.n. adaption differed

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)	Of which: Value* Of which:											and provisions
	Central banks and central governments	0	0			0	0	0	0	0	0 278	0	0
	Institutions Corporates	1,175 7,987	0	593 4.174	263 2.089	0	1 19	1,188 8.845	0	623 4 989	278 2.318	0	20
	Corporates - Of Which: Specialised Lending	425	3	413	182		19	369	3	358	167		20
	Corporates - Of Which: SME	15	0	7	102		0	18	0	10	6		,
	Retail	9	0	á	2	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property	8	0	8	2	ō	ō	8	0	8	1	ō	0
CDATAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St	8	0	8	2	0	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	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	0	0	0	0	1	0	1	0	0	0
	Equity	29		29	56		. 0	34		34	64	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	nroach					
				As of :	10/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	521	0	428	128	0	0	408	0	314	67	0	0
	Corporates	7,926	29	5,518	2,526	8	39	7,449	6	5,551	2,548	2	16
	Corporates - Of Which: Specialised Lending	199	0	179	85	0	1	197	0	178	78	0	1
	Corporates - Of Which: SME Retail	40 15	0	40 15	41	0	0	32 16	0	32 16	34	0	0
	Retail - Secured on real estate property	15	0	15	2	0	0	15	0	16	2	0	0
	Retail - Secured on real estate property - Of Which: SME		0	14		0	0	15	0	15	0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-		0	14	2	0	0	15		15	2	0	0
	Retail - Qualifying Revolving	0	0	0	n	0	0	0	0	0	n n	0	0
	Retail - Other Retail	i	ō	1	ō	ō	ō	1	ō	1	ō	ō	ō
I	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
1	Equity	7	0	7	25	0	0	11	0	11	33	0	0
I	Other non credit-obligation assets												
1	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 16 258	0	0 1 131	0 1 85	0	0	0 16 230	0	0 1 86	0 1 47		0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	33 0	0	32 0	85 13 0	0	2 0	30 5	0	30 3	4/ 12 1	0	2 0
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	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	0	0	0
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Institutions	and central governments	0 3,248	0	0 2,426	0 728	0 0	6	0 2,868	0	0 2,074	0 730	0	0 6
		orporates - Of Which: Specialised Lending	8,104 0	61 0	3,000 0	1,609 0	7	56 0	7,277 0	54 0	3,106 0	1,478 0	5	47 0
	Retail	orporates - Of Which: SME	65 47	1 1	52 42	37 9	0	0	64 54	1 0	53 52	39 10	0	0
GERMANY	R	etail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	45 0	0	41 0	9	0	0	51 0	0	50 0	10 0	0	0
GERMANT	Ri	Retail - Secured on real estate property - Of Which: non-Si etail - Qualifying Revolving	45 0	0	41 0	9	0	1 0	51 0	0	50 0	10 0	0	0
	Ri	etail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3	0	2 0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	2 35	0	2 35	0 98	0	0	3 36	0	2 36	0 90	0	0
		it-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of 3	1/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,854		1,814	473		8	3,458	0	2,473	604	0	10
	Corporates	6,627	0	4,363	2,397	0	36	7,626	0	5,244	3,031	0	18
	Corporates - Of Which: Specialised Lending	412	0	386	142	0	- 4	557	0	516	216	0	4
	Corporates - Of Which: SME	16	0	10		0	0	20	0	13		0	0
	Retail	127	3	127	23	1	1	137	2	136	27	1	1
	Retail - Secured on real estate property	120	3	120	22	1	1	129	2	129	25	1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	120	0	0	0	0	0	0	0 25	0	0
OTTTED TERRODOTT	Retail - Secured on real estate property - Of Which: non-S	120	3	120	22	1	1	129	2	129	Δ	1	1
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0		0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	8	0		1		0	8		6	1		0
		0	0	0	0		0	0	0	0	U	0	
	Retail - Other Retail - Of Which; non-SME	8 57	0	7	1 108	0	0	8	0	47	1 89	0	0
	Equity	5/	- 0	5/	108	- 0	0	4/		4/	89		0
	Other non credit-obligation assets												
	IRB Total												

	Í						IRB Ap	nroach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	825	0	223	124	0	0	814	0	173	56	0	0
	Corporates	6,176	0	2,528	1,382	0	9	7,129	0	2,758	1,427	0	6
	Corporates - Of Which: Specialised Lending	259	0	245	98	0	3	201	0	189	73	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	20	0	20 19	4	0	0	17 16	0	16	3	0	0
	Retail - Secured on real estate property	19	0	19	4	0		16		16	3	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	19	0	19	0	0	0	0 16	0	0	0	0	0
INC ITTEREMINES	Retail - Secured on real estate property - Of Which: non-SI	19	0	19	4	0	0	16	0	16	3	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: non-SME Equity	14	0	14	30	0		15		15	32	0	0
	Other non-credit-obligation assets	14	0	19	30		0	15		15	34		-
	Other non credit-obligation assets IRB Total												
		-											

EBA SURGERAN SANTROSETY

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of 3	31/03/2022					As of 3	10/06/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	76,619	403	38,623	19,781	452	321	75,467	382	36,930	20,091	422	315
	Corporates	362,862	13,513	198,902	105,713	3,005	9,879	367,120	11,309	200,487	104,012	2,770	8,020
	Corporates - Of Which: Specialised Lending	16,139	976	13,422	8,573	247	809	16,927	835	13,868	8,226	217	719
	Corporates - Of Which: SME	90,997	7,525 5.889	47,121	26,687	1,606 1,511	5,202	87,357	5,785 4,441	44,266	25,804 29.962	1,427	3,751
	Retail	181,741		160,132	32,093			180,543		157,485		1,129	2,347
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	128,558 6.163	2,953 654	125,364 6.000	22,931 1.681	956 220	1,316 294	127,552 5.845	2,173 477	123,256 5,693	20,955 1,558	713 133	846 162
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh Retail - Secured on real estate property - Of Which: non-Sh	6,163 122,395	2,299	119.364	21,249	736	1.022	121.707	1,746	117.563	1,558	133 580	684
	Retail - Qualifying Revolving	122,393	2,299	119,304	21,249	730	1,022	121,707	1,746	117,503	19,397	0	004
	Retail - Qualifying Revolving	53.182	2.936	34,768	9.163	556	2.113	52,991	2.268	34,229	9.008	416	1,501
	Retail - Other Retail - Of Which: SMF	29.801	1.845	14,066	3,517	416	1.324	29,515	1,298	13.487	3,380	287	825
	Retail - Other Retail - Of Which: non-SME	23,381	1.091	20,701	5,645	139	789	23,476	970	20,742	5,628	129	676
	Equity	10.329	87	10.319	33.472	0	107	9,743	87	9,733	31.798	0	
	Other non credit-obligation assets	11/01/	-	23/227	0			37:10		27.00	0	_	
	TRR Total ²				191.058						185.863		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conv
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	1/03/2022					As of 3	10/06/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		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	31,869 239.197	311 12.993	20,438 128.137	10,539 66.481	388 2.819	258 8.723	31,496 236,549	293 10.442	19,725 126,172	9,986 65.247	363 2.496	243 6.677
	Corporates - Of Which: Specialised Lending	8,777	879	7.274	3,431	2,019	496	8.706	732	7.313	3,419	199	436
	Corporates - Of Which: SME	87.895	7,446	44,532	25.025	1.506	5.142	84.191	5.704	41,620	24.061	1,301	3.691
	Retail	171,343	5,790	149,775	30,929	1,487	3,359	169,976	4,341	146,962	28,745	1,102	2,276
	Retail - Secured on real estate property	118,589	2,869	115,404	21,974	939	1,265	117,429	2,090	113,143	19,955	696	796
ITALY	Retail - Secured on real estate property - Of Which: SME	6,138	653	5,975	1,663	220	292	5,821	426	5,669	1,541	133	161
TIALT	Retail - Secured on real estate property - Of Which: non-Si	112,451	2,217	109,429	20,312	719	973	111,608	1,664	107,474	18,414	563	635
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52,754	2,921	34,371	8,955	548	2,093	52,546	2,251	33,819	8,789	407	1,479
	Retail - Other Retail - Of Which: SME	29,427 23.328	1,832	13,713 20.658	3,319 5.636	409 139	1,306 787	29,124 23,422	1,283 968	13,118 20.701	3,170 5.619	277 129	805 674
	Retail - Other Retail - Of Which: non-SME Equity	23,328 8.828	1,089	20,658 8.817	5,636 29.878	139	787	8.118	968 87	8,107	27.629	129	6.44
	Other non credit-obligation assets	3,020	8/	0,017	44,070		- 0	0,110	87	8,107	27,027	-	Ů
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
			0	0	0	0	0	0	0	0	0	0	0	0
			2,522	0	890	452	0	1	2,755	0	962	526	0	2
	Corporate		23,655	38	11,825	4,695	8	32	25,858	42	12,475	5,012	9	48
		Corporates - Of Which: Specialised Lending		0	418	150	0	1	1,194	0	865	273	0	5
		Corporates - Of Which: SME		0	55	30	0	0	78	0	49	29	0	0
	Retail			0	72	11	0	0	77	1 0	75	12 11	0	0
					69	11		0	74	0	72	11	0	
UNITED STATES				0	0	0		0	74		72	0	0	
			70		69	11		0	74	0	72	11	0	
						0		0	3				0	
			3	0	3	0	0	0			0	0	0	
			2		2	0	0	0	2		2		0	
	Faulty	tral banks and contral governments trations por cles porties Redal - Secured on real estate property Redal - Country (Redal on the Redal on the Re	364	0	364	828	0	0	357	0	357	832		1 0
		credit-obligation assets	301	_	201			Ů	337		337		Ů	Ů
		Contral breisk senf centre of generoments () Composition ()												

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

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,669	0	2,928	703	0	2	4,683	0	2,939	854	0	3
	Corporates	10,770	65	4,192	1,980	15	29	10,658	63	3,791	1,760	15	30
	Corporates - Of Which: Specialised Lending	246	0	182	89	0	1	246	0	183	91	0	1
	Corporates - Of Which: SME Retail	32		4 31	2	0		33		32	2 7	0	0
		28		27			1	29	1	28	1 1		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1	2/	6	0	0	29	0	28	6	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	5) 28	,	27	6	0	0	29	0	28	6	0	0
	Retail - Qualifying Revolving	0	n n	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	- 1	4	i			, a		ă.	1	0	0
	Retail - Other Retail - Of Which: SME	o o	i ô	i	ō	0	l ő	l ö	0	ō	i i	ő	ő
	Retail - Other Retail - Of Which: non-SME	4	1	4	1	0	ō	4	0	4	1	0	ō
	Equity	59		59	150	0	0	87	0	87	273	0	
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 3	31/03/2022					As of	10/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	8 5.729	78	4,638	0 3.163	100	90	8 5.908	78	4.767	0 3.239	125	0 87
	Corporates - Of Which: Specialised Lending	1.078	/o	1.014	1.009	100	36	1,088	5	1,029	997	123	33
	Corporates - Of Which: SME	2,459	72	2.089	1,324	100	52	2,506	73	2.131	1.385	125	52
	Retail	9,532	89	9,511	1.006	22	65	9,666	89	9,645	1.061	23	66
	Retail - Secured on real estate property	9,158	76	9,158	808	15	47	9,276	74	9,276	852	14	47
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	25	1	25	18	0	2	24	1	23	17	0	2
SLUVANIA	Retail - Secured on real estate property - Of Which: non-S	9,132	75	9,132	790	15	46	9,252	73	9,252	835	14	45
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	374	13	353	198	8	18	391	15	369	209	9	20
	Retail - Other Retail - Of Which: SME	374	13	353	198	8	18	391	15	369 0	209	9	20
	Retail - Other Retail - Of Which: non-SME Equity	0			0		0		0	0	1	1 0	0
	Other non credit-obligation assets						ů	,	,	ů		-	ı i
	IRB Total												

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

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

As of 30/04/2022 Original Exposure* Original	Crisical Expectors* Crisical Expectors*								proach					
Control banks and certial governments Control banks Cont	Comparison Com				As of 3	1/03/2022					As of 3	0/06/2022		
Control brains and central governments 0 0 0 0 0 0 0 0 0	Control binds and Central grown mentals 0 0 0 0 0 0 0 0 0		Original	Exposure ¹		Risk exposur	e amount	adjustments	Original I	Exposure ¹		Risk exposur	e amount	adjustmen
Institutions 1,144 0 577 202 0 1 1,884 0 540 300	Institutions	(min EUR, %)			Value*		Of which: defaulted			Of which: defaulted	Value*		Of which: defaulted	provisions
Corporates	Companies Of Whiteh Specialised Landwing 5,675 5 5,5122 2,2333 1 20 5,461 3 5,475 2,462 1 13												0	
Corporate- Of Whitch Specialized Landings 2544 0 394 1327 0 8 223 0 240 95 Relatal Security of the Corporation of Market Security of the Corporation of the Corporat	Corporate of Whith-Specialised learning 394 0 344 137 0 8 223 0 20 95 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						0						0	
Coponates of Whiteh. Dist Secured on real estate property C Which. Set SPAIN Secured on real estate property C Which. Set SPAIN Secured on real estate property C Which. Set SPAIN Secured on real estate property C Which. Set SPAIN Secured on real estate property C Which. Set SPAIN Secured on real estate property C Which. Set SPAIN SPAIN Secured on real estate property C Which. Set SPAIN S	Corporation Of Whiteh Steel 17						1	20					1	
Retail Retail - Secured on real estate property 9 0 9 2 0 0 10 0 9 2	Real Secure of real ability requests 9 0 0 9 2 2 0 0 9 2 2 0 0 0 0 0 0 0 0	Corporates - Of Which: Specialised Lending						8				95	0	
Retail - Second on real estate property - Of Welch: 59% SPAIN Stati - Second on real estate property - Of Welch: 59% SPAIN Stati - Second on real estate property - Of Welch: 59% SPAIN Stati - Second on real estate property - Of Welch: 59% SPAIN	Retail - Securation read extitate preparity 0 Mode: DET 0 0 8 1 1 0 0 0 9 9 0 9 2 2 0 0 0											2	0	
SPAIN Retail - Source do note estate property - Of Which: SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Real - Secure on real catala property - Of Which: 1955 0		8			î		0					0	
SPAIN Read - Secured on real estate property - Of Which: non-St 8 0 8 1 0 0 9 0 9 2 Read - Qualifying Resolving 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Robal - Scorard on real antide process - Of Which: non-St 8		0	0	0	0	0	0	0	0		0	0	
Retail - Other Retail 1 0 1 0 0 0 1 0 1 0	Redai - Other hetai		8	ō	8	1	ō	ō	9	ō		2	ō	ō
	Read - Cone Read - O' Mondo: 1996 0 0 0 0 0 0 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 - Of Which: SME 0 0 0 0 0 0 0 0 0 0 0	Real - Chire Real - Of Which: non-SHE 1 0 1 0 0 0 1 0 1 0 0 0 0 5 1 0 0 0 0 0		1	0	1	0	0	0	1	0	1	0	0	0
	Equity 43 0 43 92 0 0 48 0 48 122 0 0 0 48 123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Retail - Other Retail - Of Which: SME	0						0		0		0	
	Offer non craffs obligation assets		1					0	1		1		0	
	IR8 Total	Equity	43	0	43	82	0	0	48	0	48	123	0	0
														_
	 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). 													
								IRB Ap	proach					
				(s) Grigania Cog	(a) Deligene exposers, trains Log		As of 31/03/2022		IRB AP	IRS Approach	IRE Approach	IRE Approach	IMS Approach	IRB Approach

							IRB Ap	proach					
				As of 3	1/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	637	0	425	130	0	0	795	0	611	216	0	0
	Corporates	7,488	6	5,482	2,533	1	20	7,664	6	5,771	2,503	2	25
	Corporates - Of Which: Specialised Lending	196	0	177	77	0	1	273	0	250	112	0	1
	Corporates - Of Which: SME	32	0	32	33	0	0	49	0	49	46	0	0
	Retail	16	0	16	2	0	0	16	0	16	3	0	0
	Retail - Secured on real estate property	15	0	15	2	0	0	15	0	15	2	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-Si	15	0	15	2	0	0	15	0	15	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	43	0	43	103	0	0	19	0	19	50	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(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	0	0	0	0	0
		16	0	1	1	0	0		0	1	0	0	0
	Corporates	226 26	0	81 25	43 10	0	2	158 23		134 22	69	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	26	0	Δ	10	0	2	23	0	22	9	0	0
	Retail		0	3	0		0			0		0	0
	Retail - Secured on real estate property									0			0
	Retail - Secured on real estate property - Of Which: SME	0	0		0		0			0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	n n	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	ō	0	ō	0	ō	0	ō	0	ō	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
		ĺ			As of 3	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		3,285 7.313	0 54	2,296 3.412	866 1.535	0	8 48	2,369 8.358	0	1,334 4,468	447 1,694	0	9 50
	Corporate		7,313	59	3,412	1,535	5	48	8,358	53	4,468	1,699	5	50
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	63		54	35			59	0	53	36		
	Retail	Corporates - Of Which: SME	58	1	54 56	35 11	0		62		60	36 10	0	0
	Recall	Retail - Secured on real estate property	56		55	10			59		58	10	0	0
		Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-Si	56	0	55	10	0	0	59	0	58	10	0	0
		Retail - Qualifying Revolving	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
		Retail - Other Retail	2	0	2	0	0	0	3	0	2	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	2	0	2	0	0	0	3	0	2	0	0	0
	Equity		53	0	53	125	0	0	40	0	40	111	0	0
		credit-obligation assets												
	IRB Total													

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 3.678	0	0 2.840	0 630	0	0 12	0 3.079	0	0 2,221	0 497	0	0 15
	Corporates	8.311	0	5,584	2.963		26	9.053	,	5,962	3.116	0	36
	Corporates - Of Which: Specialised Lending	409	ő	384	152	ő	5	816	ô	615	251	ő	6
	Corporates - Of Which: SME	21	0	11	8	0	0	26	0	15	10	0	0
	Retail	144	1	143	29	0	1	154	1	153	31	0	1
	Retail - Secured on real estate property	137	1	137	28	0	1	147	1	146	29	0	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONLIED KINODON	Retail - Secured on real estate property - Of Which: non-Sh	137	1	137	28	0	1	147	1	146	29	0	1
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	, í		l 6	6	0	0	8		l 5	6		1 0
	Retail - Other Retail - Of Which: non-SME	7			,		0	ů			ž		
	Equity	115	0	115	319	0	0	107	0	107	295	0	0
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of	31/03/2022					As of	30/06/2022		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min 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	0 335	0	0 0	0	0	0	0	0 120	0	0
Corporates	974 7,573	0	3.35	108 1.628	0	9	868 8.570	1	211 3.691	1.742	0	12
Corporates - Of Which: Specialised Lending	229	0	204	83	ō	3	223	ō	203	94	0	6
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail	19	0	17	3	0	0	20	0	19	3	0	0
Retail - Secured on real estate property	18	0	16	3	0	0	18	0	18	3	0	0
NETHERLANDS Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	18	0	16	3	0	0	18		18	3	0	0
Retail - Qualifying Revolving Retail - Other Retail	0			0	0	0					0	0
Retail - Other Retail - Of Which: SME	1		1	0		0	1		1	0	0	0
				0	0	0				0	0	0
Retail - Other Retail - Of Which: non-SME Equity	25	0	25	51		0	177		177	518	0	0
Other non credit-obligation assets				31			277		177	310		Ů
IRB Total												



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	<u> </u>						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[11 - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	(((((((((((((((((((0 0 0 0 0 0 0 45 0 45	0 0 0 0 0 40		(((((((((((((((((((0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((9
[0 - 3M [Belgium	180 2,277 2,475	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 87	(() () () () () () () () () ()	0 0 0 0 55 698	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	000000000000000000000000000000000000000		0
[0 - 3M F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more	Bulgaria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(() () () () () () () () () ()	0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y	Cyprus		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Czech Republic													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivity 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 16	0 0 0 0 0 0 0 16	0 0 0 0 0 0 16	(0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [France	518 283 36 73 1,330 4,300 6,541	0 518 282 14	0		28: 1: 7. 77: 2,27: 3,41 4	1 4 2 3 2 524 3 1,838	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		60
[0 - 3M [Germany	140 157 157 306 844 366	0 0 101 7 73 2 82 8 191 9 399	0 40 40 157 82 270 444 61 1.055		(10) (4) (3) (3) (19) (2) (35)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0	0 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 - 3M	Croatia	246 57 57 34 5 37 82 2,624	245 676 5 346 6 65 6 375 8 822	43 14 30 1 38 17 10		19- 605 55 55 118 56 (1,086	8 8 53 56 260 66 6 9 9 8 219 751 751 751 751	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 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 16 0 1 0 7 7 25		164
[0 - 3M [Greece	26 15 6 16 16 16	20 15 0 0 0 0 0 0 1 6 1 6 1 6	20 15 15 0 0 16 6 57		(0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		104
Total [0 - 3M	Hungary	274 194 195 275 275 285 14	0 1 274 5 196 8 277 1 250	0 1 0 2 8 21	(266 199 8: 226 (0	9 0 1 188 5 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	3 0 0 0 0 0		28
[0 - 3M [Ireland	0 15 0 133 354	0 15 0 0 0 133 293	0 0 0 0 0 71		793 (112) (12) (13) (13) (13) (14) (14) (15) (15) (16) (16) (16) (16) (16) (16) (16) (16	0 0 0 0 0 0 8 8 8 88 47	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 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
[0 - 3M [Italy	7.7 573 1.636 3.7676 1.441 5.1118 8.836 17.1111 16.609	7/0 511 1,393 3,666 793 3,870 5,420 14,284 14,625 44,051	7534 2,183 648 1,525 3,149 2,812 1,822 12,674		1,08 34,1 2,74,1 2,55,2 5,84 2,92;	1,094 470 7 446 7 842 2 2,868 8 8,436	0 8 0 0 0	0	0 0 0 0 0	0 0 0 0 0	5.394 1,861 1.271 6 2 1,227 3,964 13,726		20,521
[0 - 3M [Latvia	25 25 26 29	0 0 0 0 0 0 0 0 0 0 29 0 29	0 0 0 0 0 0 3 3			0 0 0 0 0 0 0 0 0 27 0 0 27	0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 91 0		23



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	·						
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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	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 [Lithuania													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Luxembourg	33 6 7 177 208	30 6 0 2 2 2 3 0 170 0 0 208	28 6 0 2 0 45 0	(3 0 0 0 0 125 0 127	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 4		27
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	(4 4 177 44 245	0 0 0 0 38 0 0 168 1 18	0 0 40 0 14 44	(0 0 0 0 0 105	0 0 0 0 51	0 0 0 0 0	0	0 0 0 0	0 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	12 8 8 9 2 2 2	0 0 5 15 3 81 0 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 45 45 25	0 0 15 3 36 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
13Y - 10Y 110Y - more	Portugal	22 313 29 643	0 0 4 2 5 5 26 211	0 0 4 2 26 108	() () () () () () () () () ()	0 0 0 0 0 0 128 173 301	0 0 0 0 83	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 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 [Romania	641 66 5: 122 11 10 100 455	60 53 1200 8 9 103	0 0 0 0 0 17 3		301 58 53 120 0 5 5 29 96	1 0 8 4 58	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 Total	Slovakia	*32 77 66 277 6. 39 191 1,067	1 78 68 68 276 61 392 191	0 0 0 0		302 0 74 6 61 271 49 312 131	1 4 7 5 12 80 60	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3 17 4 3 63 0		161
Total Tota	Slovenia	1,005/ 5,72 44 41 9- 122	63 79 24 46 6 16 89	0 0 1 0 0 5	(957 6 63 7 5 7 44 111 113 203	2 36 18 2 5 60	0 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 15		63



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		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	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	or which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	77 855 34 4 2.222 9.272 3,455	39 1,689 7,789 3,045	8 10 531 2,652 409		70 552 24 0 0 1,659 3,852 2,049	39 30 2,770 996	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	6
[0 - 3M [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	000000000000000000000000000000000000000	0
10 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	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 18		0 0 0 0 0 0 192 0 192	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
10-3M	Iceland	11	0 0 0 0 0 1 5 15	0 0 0 0		0 0 0 0 1 15	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	Š
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein		10	v	Ü	10	J	v		J				3
[0 - 3M	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	000000000000000000000000000000000000000	0
0 - 3M 13M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia	(((((((((((((((((((418	0 0 0 0 22 35 57		0 0 0 0 0 160 406 555	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	01
[0 - 3M [Canada	22 61 122 300 93 9	0 2 2 5 6 6 7 7 8 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 222 61 126 9 306 93 0 8	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	6
[0 - 3M [Hong Kong	88 22 6 11 13	85 28 0 0 0 0 0 7 7 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		55 28 0 0 7 7 13 0 133	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0



General governments exposures by country of the counterparty

			Intesa Sanpaolo S.p.A.											
							As of 31/12/2021						_	
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ıce sheet	
	(IIIIII EOK)													
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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 [0	0	0		0		0	0	0	0		
TO - 3M	Japan	45 1,590 1,306	3 0	0 0 0 0	0	45 1,590 1,306	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total 0 - 3M 3M - 1Y		2,955	2,955	0 13	0	2,955	0	0	0	0	0	0	C	17
[1Y - 2Y	u.s.	55 111 3 3 3 2,59 3,324 6,313	55 70 39 292 2,372 3,320 6,245	33 57 12 13 130 0		22 53 26 28 2,125 2,133 4,738	0 0 0 132 1,184	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	(((
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [4Y - 10Y [10Y - more	China	6,31 6 6 6 100 26,5 37 31	0 9 60	0 7 13 0	000000000000000000000000000000000000000	0 0 46 37 155 253	0 2 0 64 94 104	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		2
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland	1.122	1,121 0 0 0 0 0	132 0 0 0 0 0	0	233 726 0 0 0 0	263 0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		187
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies	42	0 0 42 5	0 0 0	0	0 6 42	0	0	0	0 0 0	0 0 0	0 0 0 0	(29
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	non EEA	3: 13: 51: 18: 912	184	0 15 11 31	0	136 381 173 747	116 0 134	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	((101
TO - 3M	Other Central and eastern Europe countries non EEA	265 9 1,075 24 44 275 15	92 1,070 24 47 277	10 1 0	000000000000000000000000000000000000000	264 45 703 0 21 83	43 367 14 25 194	0 0 0 0 0	0 0 0 0	0 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 10 0 0		
[0 - 3M [Middle East	11 1.81 200 200 595 2.7575 1.077	0 0 208 591	0	0 0 0 0 0	15 1,139 C C 10 22 14 290	0 0 197 571 2,741 772	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 0 0 0 0 266		1,054
「10Y - more Total		5,048	416 5,047	4 19	0	156 490	256	0	0	0	0	239 505		330
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more	Latin America and the Caribbean	41 ((3.3 23 588 341	47 0 1 32 234 589 346	2 0	000000000000000000000000000000000000000	47 ((5 3 3 236 299	52	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
Total		1,251	1,248	20	o	617	612	Ů	ŏ	ő	Ŏ	1	Ċ	712



General governments exposures by country of the counterparty

								Intesa Sanpaolo S.p.A	١.						
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
													Off-balance sh	eet exposures	
						Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Resi	dual 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	2,025 45 124 95 547 354 3.2000	2,015 5 45 4 122 5 90 7 542 4 346	0 0 0 0 0 0 1		0 1,792 0 0 0 0 0 0 0 0 0 0 0 0 44 0 0 23 0 711	6 45 121 46 519 274		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000		266 0 0 0 0 88 0 0 332 30 717		1 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	10 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	53 400 177 131 333 1,161 900	9 6 45 45 45 115			0 0 52 0 400 0 171 0 121 0 262 0 988 0 437	0 0 0 9 90 111 1	4 5 1.97 2.36	2 5.347	0 0 0 95 735 280 246	0 (0 0 (0 5 55) 6 89(0 0 94)	15 5 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

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

- (1) Information on sovereign exposures is only availDie for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivibles". Country of breakdown is only availDie 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 guaranties) booked in all the accounting portfolio (on-off balance sheet). Intespective 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 ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Behavidor, Geneda, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panema, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Genadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozer D'horire, Equationial Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittania, Mozambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Gorney, Serveda, School, Cong. Serveda, Sandania, United Republic Of The, Ozer D'horire, Equationial Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines-Bissau, Kernya, Lesothe, University, Cong. Congo, Timo Andrewson, Congo, Congo, The Democratic Republic Of The, Ozer D'horire, Equationial Guines, Effetsa, Ethiopia, GOon, Gambia, Gharra, Guines, G

- (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.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

		Intesa Sanpaolo S.p.A.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance e	heet exposures	
												OII-Datatice S	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	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)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
10.341		31	-			~								
[0 - 3M [[3M - 1Y [96	25 5 96	0	0	25 96	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria		0	0	0		0	(0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [557	555 7	2	0	0	555	(0 0	0	0	0	0	
[10Y - more Total		678	676	2	0	121	555	0	0	0	0	0	0	0
[0 - 3M [25	0 0 5	0	0	25	0	(0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	998	0 0	0	0	61	0 0 930	0	0	0	0	0	0	
Total		1,176 2,199	1,160 2,176	58 64	0	608 693	511	0	0	0	0	0	0	9
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria		0	0	0	0	0	C C	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [(0	0	0	0	0	(0	0	0	0	0	
[1Y - 2Y [Cyprus		0	0	0	0	0	(0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more			0	0	0	0	0	Ċ	0	0	0	0	0	
Total 0 - 3M 3M - 1Y			0	0	0		0		0	0	0	0	0	0
f 1Y - 2Y f f 2Y - 3Y f f3Y - 5Y f	Czech Republic													
[5Y - 10Y [[10Y - more]													
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
[2Y - 3Y [Denmark													
[3Y - 5Y [[5Y - 10Y [Delillark													
[10Y - more Total [0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
l 10Y - more Total	1													



General governments exposures by country of the counterparty

		Intesa Sanpaolo S.p.A.												
							As of 30/06/2022	:						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
					l						l			Risk weighted
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	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			,				
[0 - 3M [0	0			0	0	0	0	0	0		
[17 - 27 [Finland		0	0	0	0	0	9	0	0	0	0	(
		245 4 248	245 4 248	0 4 4	0		245 0 245	0	0	0	0	0	(
[0 - 3M [850 302	850 2 293	834 8	0	280	16	0	0	0	0	0	(
[1Y - 2Y [France	35	31	24 0	0	10	0	0	0 0	0	0	0	((
	=	4,318 2,692 8,20 4	2,560	13 193 1,073	0	12: 1,27: 1,683	1,227	0	0	0	0	0	(38
[0 - 3M [3M - 1Y [0		1,000	0	0	0	0	0	0	(36
[1Y - 2Y [Germany	210 202 37 255 849	2 188 7 37 6 48	109 202 37 207 363		48	0	0	0 0	0	0	0	((
[5Y - 10Y [[10Y - more Total	=	849 427 1.979	375	52	(300 333 783	39	0	0	0	0	0	9	
[0 - 3M [[3M - 1V [18	18	0	C	87	16	0	0	0	0	1 15	(
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Croatia	906 365 348 311 775	364 348 1 310	4 31		183		0	0 0	0	0	9 0 0	(
	=	779 101 2.827	101	15 7 86	(1,176	94	0	0	0	0	19 32 76	(164
[0 - 3M [[3M - 1V [5.00	5 5	5	0)	0	0	0	0	0	0	(194
[1Y - 2Y [Greece		0	0	i i		0	0	0 0	0	0	0	((
[5Y - 10Y [10Y - more	=	2 6	0 2	2 6	(0 0	0	0	0	0	0		
Total		195	195	0	0	10	0	0	0	0	0	12 0	(
[1Y - 2Y [Hungary	176 227 193 376 139	193 375	4	0	17- 17- 22: 18: 18: 12:	0 0	0	0	0	0	0	(
	4	139 13 1,318		16	(((((((((((((((((((120	12	0	0 0	0	0 0	0 0 12	((25
[0 - 3M [[3M - 1V [ĺ	1,316	0 15	0	(1,000	0	0	0	0	0	0	(
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland	0 0 154	0 0 1 154	0		124	0 0	0	0 0 0	0 0 n	0 0	0	(
		154 264 174		62 0 62		124	174	0	0	0	0	0		
[0 - 3M [[3M - 1Y [1/4 607 2.750 1.655 2.056 3.424 8.000 18,051	556 2,677 1,008	62 447 704		242 543 553	1,757 367	0	0	0	0	941 5,060	(2
[1Y - 2Y [Italy	2,060 3,424 8 nn3	1,008 1,489 1 3,056 8 6,351	704 637 363 2,085 1,934 1,731	0	55: 1,200 1,158 3,564 8,011 1,846	367 215 1,898 2,340 8,083 10,186	0	0	0	0 0		(
[5Y - 10Y [[10Y - more		18,061 13,919	16,099 12,046	1,934 1,731	0	8,016 1,846	8,083 10,186	0	0	0	0	229 25 1,414 8,586 16,322	1	
Total 「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [49,869 0	42,726 0 0	7,901 0	0	16,886	24,847 0 0	5	0	0 0	0	16,322 0	2	20,276
[1Y - 2Y [Latvia	0	0 0	0	0		0 0	ā	0	0	0	0	i i	
13Y - 5Y 15Y - 10Y 10Y - more Total		0	0 0	0	(0	0	0	0	0	84 0	(
Total	1	23	23			1	23	0	. 0	0	i 0	84		21



General governments exposures by country of the counterparty

		Intesa Sanpaolo S.p.A.												
							As of 30/06/2022	!						
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	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	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 [Lithuania													
[0 - 3M F 3M - 1Y F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Luxembourg	55 8. 9. 9. 9. 3.3. 2.2.	50 0 2 82 2 2 2 3 3 3 3 3 2 3 374	0 0 0 0 0	(50 0 82 92 95 93 31 23 374	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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		69
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	799 5 5	0 0 8 8 8 0 0 0 771 17 17 796	0 0 8 0 0 0 29 58	(0	0 0 0 0 0 761 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	4 4 2;	0 0 8 3 42 27 0 18	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 0 18	0 0 3 3 0 27 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
13Y - 10Y 110Y - more	Portugal	555 555 406	0 0 6 0 4 533	0 0 6 0 4 17	(0 0 0 0 0 163 370	0 0 0 0 370	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 [15Y - 10Y [10Y - more	Romania	900 91 141 22 93 66 428	1 93 145 1 1 29 92 92 666	0 0 0 0 0 13	(933 933 137 0 4 48 66	1 0 7 1 25 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		
Total	Slovakia	200 5 5 5 2 2 2 3 3 3 3 1 2 5 7 5 6	9 6 2000 51 7 26 8 337	0 0 0 0 0 1	(0 0 195 54 0 300 46 588	9 6 4 4 26 37 83	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 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 6 18 6 3 79 0		175
Total	Slovenia	100 88 55 33 1000 88 87	103 85 51 9 9 10 103 89	0 1 0 0 0 4 3	(100 99 90 7 25 39 0	3 25 1 1 5 64	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 12		173



General governments exposures by country of the counterparty

		Intesa Sanpaolo S.p.A.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive 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	10: 555 1: 10: 71: 6,500 1,735	85 109 5,853 1,415	100 201 10 603 1,155 323 2,362	(99 346 ((105 2,599 800 3,960	7 48 0 2,750 611	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(8
[0 - 3M [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 - 3M [United Kingdom	(((177 18	0 0 0 0 0 0 170 2 172	0 0 0 0 0 0 15	(() () () () () () () () () ()	0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M [Iceland	12	0 0 0 0 1 1 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(() () () () () () () () () ()	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 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			·			,	·		J		J		
[0 - 3M [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	(C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(
[0 - 3M [Australia	6 6 6 19 19 356	347	0 0 0 0 0 0 28 28 56	(66 66 6 6 6 6 168 322	ō	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		14
[0 - 3M [Canada	77 74 88 277 100 6	0 71 43 5 85 277 106	0 0 0 0 0	(77 42 88 277 106 (0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Total Tota	Hong Kong	36.1 ((11.1	92 0 0 0 0 7 7 13	0 0 0 0 0		99 9 0 0 0 7 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(min Esty)													
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [35	0	0	0	35	0	0	0	0	0	0	(
[1Y - 2Y [Japan	599 49	49	0	0	599	0	0	0	0	0	0		
[5V - 10V [Japan	1,624	1,624 0	0	0	1,624	0	0	0	0	0	0	0	
[10Y - more Total		2,307	2,307	0 31	0	2,307	0	0	0	0	0	0	C	26
[0 - 3M [3M - 1Y [1Y - 2Y		85 175	76 150	14 70	0	71 105	0	9	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [U.S.	716	705	0 11	0	705	0 0 143	0	0	0	0	0	0	
		716 2,574 3,667 7,249	705 2,550 3,660 7,173	75 243	0	2,385 2,365 5,639	1,223 1,223	0	0	0	0	0		2
[0 - 3M [[3M - 1Y [0 2	0	0	0	0	0 2	0	0	0	0	0	(
[1Y - 2Y [China	17 62 250	17 62 259	9	0	2 0 151	6 62 99	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		259 257 226	226	66	0	195	55 0	0	0	0	0	0	0	
[0 - 3M [Switzerland	823	817 0 0 0 0 0 0 0	90 0 0 0 0 0	0 0 0 0 0	503 () () ()	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		141
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0		44
[3M - 1Y [Other advanced economies non EEA	36 21 10 157 610	3b 21 10 157 610 84	0 0 0 4	0	9 6 10 153 416 65	0 15 0 0 190		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	
Total		933 274	917 274	0	0	687 149	125	0	0	0	0	0	Ċ	171
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other Central and eastern Europe countries non EEA	274 528 325 80 183 261	525 326 79 180 256	0 0 2	0 0 0 1	145 391 266 7 128	72	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	
[10Y - more Total [0 - 3M [1,669	14 1,655	5 5	1	1,018	631	0	0	0	0	0		1,256
[3M - 1Y [Middle East	4 763 6 2,680 858	0	0 0 0	0	0 0 0 0	4 763 0 2,679 722	0	0	0	000000000000000000000000000000000000000	0 0 0 0		
「10Y - more Total		545 4,850	545 4,849	0	0	105	722 436 4,604	0	0	0	0	200 388		323
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	50 1 9 60 203	50 1 9 59 203 316	0 1 0 0	0 0 0 0	50 0 9 0 19 142	0 0 59 184 174		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	
f 10Y - more Total	1	177 817	175	1 2	0	130	45	0	0	0	0	0		451



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	scitiva fair valua	Dariyatiyas witl	h negative fair value	Off-balance sh	neet exposures	
					Non-derivative illiancial a	ssets by accounting portions		Derivatives with po	siave iaii value	Delivatives with	i negauve ian value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	751 892 144 313 314 344 120 2.61 2.61		0 0 0 0 0 1 1		0 374 0 872 0 116 0 158 0 0 5 0 5 0 1 28 0 1,554	14 145 40 344 70		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0)		185 0 0 0 0 96 0 0 142 86 509		0 0 0 1 1 0 1 1 0 2 2 2,360
[0 - 3M [Others	65-65-65-65-65-65-65-65-65-65-65-65-65-6	4 621 5 154 5 148 8 88 7 434 8 705 3 721	139 121 0 1 83 35 295		0 331 26 0 8 0 47 0 7 0 503 0 325	183 7 6 40 337 203	1 94 3 96 1.9 6	0 0 0 0 4 45 4 4 30 9 6,355 2 201 5 2,086 3 8,716	i i	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

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

- (1) Information on sovereign exposures is only availUe for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivOles", Country of breakdown is only availUe 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 guaranties) booked in all the accounting portfolio (on-off balance sheet). Intespective 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

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 ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Behavidor, Geneda, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panema, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Genadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozer D'horire, Equationial Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittania, Mozambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Gorney, Serveda, School, Cong. Serveda, Sandania, United Republic Of The, Ozer D'horire, Equationial Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines-Bissau, Kernya, Lesothe, University, Cong. Congo, Timo Andrewson, Congo, Congo, The Democratic Republic Of The, Ozer D'horire, Equationial Guines, Effetsa, Ethiopia, GOon, Gambia, Gharra, Guines, G

- (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 e94. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

EBA BANKERS

2022 EU-wide Transparency Exercise

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

	писка запрам зърч																	
					As of 30/09/2021									As of 31/12/2021				
		Gross ca	nrrying amount/ Nominal a	mount		Accumulated imp	airment, accumulated nega it risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	lamount		Accumulated imp	airment, accumulated neg it risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	or	which non-performing	,	On performing exposures ²	On non-performin	ng exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	схрозилея		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	150,402		0	0	0	4				137,380	0				3			0
Debt securities (including at amortised cost and fair value)	107,783		124	124	124	120	93	93		113,152	15	120	120	120	125	92	92	0
Central banks	31		a	0	0	3	0	0	0	36		0	0		5	0	0	0
General governments	75,68	. 0	20	20	20	53	2	2	0	78,494	0	17	17	17	72	2	2	0
Credit institutions	7,43	13	0	0	0	9	0	0	0	7,458	15	0	0		4	0	0	0
Other financial corporations	18,069	0	69	69	69	32	68	68	0	19,989	0	69	69	69	30	68	68	0
Non-financial corporations	6,563	. 0	35	35	35	24	22	22	0	7,175		35	35	35	14	22	22	0
Loans and advances(including at amortised cost and fair value)	496,367	1,770	18,593	18,593	17,929	2,840	9,159	9,029	7,315	506,794	1,232	15,596	15,596	15,025	2,484	8,258	8,104	5,577
Central banks	3,53	. 0	0	0	0	2	0	0	0	4,483		0	0		5	0	0	0
General governments	17,659	180	313	313	312	54	131	131	2	16,930	127	502	502	502	44	146	146	203
Credit institutions	22,16	2	75	75	75	11	18	18	0	30,871	28	70	70	70	8	17	17	0
Other financial corporations	53,553	304	523	523	503	182	287	282	164	48,847	32	470	470	466	139	206	204	108
Non-financial corporations	220,761	695	12.458	12,458	12,048	1,768	6.671	6,602	4.630	225,043	478	9.534	9.534	9.175	1.623	5.508	5.435	3.182
						4,		-,			-						-	-,
of which: small and medium-sized enterprises	94,94	537	9,618	9,618	9,361	1,020	5,207	5,167	3,793	92,745	231	6,533	6,533	6,305	907	3,754	3,712	2,417
of which: Loans collateralised by commercial immovable property	39,931	300	4,919	4,919	4,598	747	1,870	1,850	2,961	36,909	110	3,438	3,438	3,246	697	1,401	1,379	1,964
Households	178,681	590	5,224	5,224	4,992	823	2,053	1,997	2,520	180,620	616	5,020	5,020	4,812	665	2,381	2,303	2,084
of which: Loans collateralised by residential immovable property	130,02	312	2.921	2,921	2,738	436	817	776	2,081	131,728	363	2,765	2,765	2 500	343	994	936	1,752
by teaching announce property	130,021		2,321	2,322	2,730	430	0.0	770	1,001	131,710	3.5	2,763	2,763	2,353	~	2.7	254	1,7.34
of which: Credit for consumption	19,39	98	738	738	728	178	389	387	42	19,576	106	747	747	739	134	449	449	37
DEBT INSTRUMENTS other than HFT	754,552	1,784	18,717	18,717	18,053	2,964	9,252	9,122	7,315	757,327	1,247	15,717	15,717	15,146	2,612	8,350	8,197	5,577
OFF-BALANCE SHEET EXPOSURES	282,011		2,116	2,116	2,080	267	241	241	543	288,742		1,531	1,531	1,525	218	228	228	405

The tack administ exceptions assume above the british of \$21.01 bill contained to \$21.01 bill co

EBA BANKING

2022 EU-wide Transparency Exercise

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

								paulo 3.p.A.										
					As of 31/03/2022									As of 30/06/2022				
		Gross	carrying amount/ Nomina	l amount		Accumulated impo value due to credi	airment, accumulated ne It risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	*	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	138,891					,				122,888					,			
Debt securities (including at amortised cost and fair value)	124,587		120	120	120	156	92	92	0	112,845		115	115	115	187	92	92	1 .
Central banks	34				0	7				33								
General governments	89,237	,	16	16	16	102	2	2	0	76,655	1	13	13	13	119	2	2	
Credit institutions	8,404		, .	0	0	4	0	0	0	8,346		0	0	0	6	0		
Other financial corporations	19,672		69	69	69	29	68	68	0	21,063	0	68	68	68	38	68	68	
Non-financial corporations	7,240		35	35	35	14	22	22	0	6,749	0	34	34	34	18	22	22	
Loans and advances(including at amortised cost and fair value)	507,463	2,011	14,717	14,717	14,143	2,773	7,685	7,525	5,391	505,348	1,389	11,498	11,498	11,177	2,782	5,103	5,009	4,692
Central banks	3,875	5	0	0	0	5	0	0	0	3,034	0	0	0	0	6	0		0
General governments	16,969	355	5 513	513	513	46	145	145	204	17,303	230	508	508	508	43	153	153	178
Credit institutions	29,155	5	65	65	65	16	17	17	0	26,870	0	62	62	62	19	21	21	
Other financial corporations	53,040	130	459	459	456	143	220	218	114	50,369	1	320	320	318	116	110	108	100
Non-financial corporations	222,983	616	8,730	8,730	8,362	1,987	4,903	4,829	3,069	224,828	684	6,494	6,494	6,293	2,033	3,006	2,954	2,65
of which: small and medium-sized enterprises	93,797	7 523	8 6,454	6,454	6,226	748	3,665	3,620	2,433	92,174	302	4,258	4,258	4,150	757	1,888	1,862	2,07
of which: Loans collateralised by commercial immovable property	36,095	5 200	7 3,315	3,315	3,119	562	1,392	1,369	1,852	34,048	165	2,546	2,546	2,462	551	934	917	1,55
Households	181,440	910	4,950	4,950	4,747	576	2,399	2,316	2,004	182,944	473	4,114	4,114	3,996	565	1,813	1,774	1,75
of which: Loans collateralised by residential immovable property	132,408	326	5 2,670	2,670	2,512	280	977	914	1,677	134,203	237	2,039	2,039	1,944	264	617	589	1,40
of which: Credit for consumption	19,099	116	5 738	738	731	122	447	445	35	19,380	84	774	774	769	120	480	478	3
DEBT INSTRUMENTS other than HFT	770,940	2,019	14,836	14,836	14,262	2,932	7,777	7,618	5,391	741,082	1,390	11,613	11,613	11,292	2,972	5,195	5,101	4,69
OFF-BALANCE SHEET EXPOSURES	297,757		1,417	1,417	1,415	269	211	211	384	299,202		1,382	1,382	1,381	261	217	217	37:

(1) the that definition of two preferences, appearance places and the thicks, CA(2) of Regulation (10) this ST-92/2011 (200).

(2) ST-92/2012 (200) and the state of the state



Forborne exposures

	As of 30/09/2021								As of 31/	12/2021		
		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 fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	1	1	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		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,323	5,697	2,727	2,238	8,845	2,765	13,419	4,794	2,492	1,978	8,590	2,196
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	167	44	34	29	74	0	161	32	18	12	74	0
Credit institutions	80	70	14	13	0	0	74	66	13	13	0	0
Other financial corporations	468	212	196	159	111	20	506	241	130	125	201	15
Non-financial corporations	10,330	3,965	2,054	1,680	6,148	1,823	9,410	3,059	1,785	1,348	5,916	1,378
of which: small and medium-sized enterprises	6,754	2,831	1,428	1,205	4,769		5,911	2,137	1,159	957	4,265	
Households	3,278	1,407	429	356	2,512	922	3,268	1,396	546	480	2,399	803
DEBT INSTRUMENTS other than HFT	14,323	5,697	2,727	2,238	8,845		13,421	4,795	2,493	1,979	8,590	
Loan commitments given	683	203	10	7	171	69	683	185	11	8	219	44
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽¹⁾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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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 operative reported with a positive sign.

commitments are generally reported with a positive sign.

The positive sign is a commitment of the commitment of the positive sign is a commitment of the commitment of the positive sign is a commitment of the commitment of



Forborne exposures

			As of 31	03/2022					As of 30/	06/2022		
	Gross carr exposures measures	ying amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	Collateral and fin- received on e- forbearanc			ring amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, changes in fair redit risk and exposures with	Collateral and fine received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	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	1	1	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	13,210	4,866	2,564	2,114	8,328	2,194	12,591	4,081	1,966	1,521	8,091	2,006
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	162	33	18	13	58	0	64	33	13	13	0	0
Credit institutions	67	59	13	13	0	0	143	56	17	17	78	0
Other financial corporations	418	250	141	138	181	22	313	154	60	58	172	20
Non-financial corporations	9,268	3,134	1,851	1,466	5,668	1,382	8,930	2,611	1,438	1,049	5,466	1,260
of which: small and medium-sized enterprises	5,834	2,179	1,167	994	4,214		5,322	1,765	833	670	4,032	
Households	3,295	1,391	541	483	2,421	790	3,141	1,227	437	384	2,376	726
DEBT INSTRUMENTS other than HFT	13,211	4,868	2,565	2,114	8,328		12,593	4,082	1,966	1,522	8,091	
Loan commitments given	481	154	6	5	108	39	422	143	5	4	95	38
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽³⁾ 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 5% or above.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Intesa Sanpaolo S.p.A.

ı	AS OF 30/09/2021							AS OF 31/12/2021						AS OT 31/03/2022						AS OT 30/U6/2022					
	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				1	Accumulated	Gross carrying amount					Accumulated		
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative		Of which: non- performi		Of which loans and advances subject to impairment	impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	4,025	337	337	4,012	238	0	4,306	250	250	4,293	186	0	4,284	257	257	4,271	181	0	4,220	175	175	4,208	115	0	
B Mining and guarrying	3.802	145	145	3.802	136	0	3.903	53	53	3.903	58	0	4.151	107	107	4.151	230	0	3,703	244	244	3,703	293	0	
C Manufacturing	64.128	3.514	3.514	63.883	2.431	0	64.061	2.839	2.839	63.833	2.149	4	59.846	1.834	1.834	59.576	1.461	4	61.097	1.357	1.357	60.835	1.023	7	
D Electricity, gas, steam and air conditioning supply	10,001	191	191	9,997	207	0	11,576	137	137	11,572	136	0	12,122	150	150	12,121	138	0	12,828	128	128	12,827	113	0	
E Water supply	2,355	87	87	2,355	73	0	2,276	44	44	2,276	39	0	2,332	39	39	2,332	35	0	2,592	27	27	2,592	28	0	
F Construction	16.705	2.433	2.433	16.677	1.515	0	15.788	1.813	1.813	15.765	1.270	1	16.183	1.826	1.826	16.158	1.246	2	15.353	1.114	1.114	15.329	691	3	
G Wholesale and retail trade	35.444	1.777	1.777	35.405	1.222	10	37.850	1.415	1.415	37.821	1.105	1	37.964	1.384	1.384	37.932	1.354	1	39.447	885	885	39.415	977	0	
H Transport and storage	13,554	360	360	13,552	276	0	15,322	283	283	15,322	264	0	15,150	369	369	15,148	344	1	14,686	291	291	14,686	293	0	
I Accommodation and food service activities	7,359	488	488	7,353	367	2	7,201	420	420	7,195	368	2	7,290	407	407	7,286	339	0	6,988	341	341	6,985	264	0	
3 Information and communication	10.637	175	175	10.631	123	0	10.498	191	191	10.493	109	0	10.389	190	190	10.384	102	0	9.732	165	165	9.726	83	0	
K Financial and insurance activities	7,787	86	86	7,787	60	0	8,754	70	70	8,754	31	0	10,084	66	66	10,084	42	0	11,040	56	56	11,040	33	0	
L Real estate activities	19,080	1,975	1,975	18,633	1,151	5	18,546	1,329	1,329	18,151	855	8	18,211	1,447	1,447	17,822	880	7	17,896	1,149	1,149	17,489	680	6	
M Professional, scientific and technical activities	14,656	355	355	14,622	240	0	13,494	253	253	13,459	182	1	13,614	244	244	13,579	197	1	13,198	214	214	13,175	135	0	
N Administrative and support service activities	5,237	311	311	5,236	205	0	5,128	243	243	5,127	191	0	4,855	214	214	4,854	164	0	4,926	162	162	4,926	119	0	
O Public administration and defence, compulsory social security	9	0	0	9	0	0	62	0	0	62	1	0	1	0	0	1	0	0	1	0	0	1	0	0	
P Education	262	16	16	262	9	0	276	10	10	276	7	0	275	12	12	275	7	0	269	8	8	269	5	0	
Q Human health services and social work activities	2,328	78	78	2,327	62	0	2,462	60	60	2,462	53	0	2,523	64	64	2,522	51	0	2,505	48	48	2,505	42	0	
R Arts, entertainment and recreation	931	75	75	931	50	0	922	63	63	922	45	0	989	59	59	988	41	0	1.010	81	81	1.009	59	0	
S Other services	2,470	57	57	2,469	58	0	2,618	62	62	2,618	66	0	2,722	60	60	2,722	62	0	3,336	49	49	3,335	70	0	
Loans and advances	220.768	12 458	12.458	219 944	8 421	17	225 043	9 534	9 534	224 303	7 115	17	222 983	8 730	8 730	222 207	6.875	15	224 828	6 494	6 494	224 054	5.023	17	

⁽¹⁾ 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 opposite 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 10 and 11 of Regulation (IV) 2014/1-1115 on Superviory reporting.