

COMUNICATO STAMPA**INTESA SANPAOLO: RISULTATI DEL 2023 EU-WIDE STRESS TEST**

Torino, Milano, 28 luglio 2023 – Intesa Sanpaolo è stata sottoposta al 2023 EU-wide stress test condotto dall’Autorità Bancaria Europea (EBA), in collaborazione con il Meccanismo di Vigilanza Unico (MVU), la Banca d’Italia, la Banca Centrale Europea (BCE) e il Comitato Europeo per il Rischio Sistemico (CERS).

Lo scenario dello *stress test* copre un orizzonte temporale di tre anni (2023-2025). Lo *stress test* è stato condotto in base a un’ipotesi di bilancio statico al dicembre 2022 e, quindi, non considera strategie aziendali e iniziative gestionali future. Non rappresenta una previsione della redditività di Intesa Sanpaolo.

Il coefficiente patrimoniale *Common Equity Tier 1 ratio (CET1 ratio) fully loaded* risultante dallo *stress test* per Intesa Sanpaolo è pari a:

	2023	2024	2025
Scenario base	14,02%	14,47%	14,85%
Scenario avverso	10,36%	10,78%	10,85%

rispetto al dato di partenza, registrato al 31 dicembre 2022, **pari a 13,53%**.

I risultati dello *stress test* evidenziano la capacità di Intesa Sanpaolo di confermare la propria solidità anche in scenari complessi, grazie al modello di business ben diversificato e resiliente.



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	9,585	11,335	12,180	11,731	8,560	9,514	9,466	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,502	702	702	702	-1,138	281	281	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,703	-633	-1,332	-1,107	-4,413	-2,914	-2,825	
Profit or (-) loss for the year	4,379	6,693	6,698	6,412	-1,409	1,553	1,700	
Coverage ratio: non-performing exposure (%)	51.77%	46.41%	42.95%	40.92%	49.30%	45.26%	42.65%	
Common Equity Tier 1 capital	40,772	41,577	43,097	44,449	31,337	33,232	34,540	
Total Risk exposure amount (all transitional adjustments included)	295,443	296,548	297,851	299,332	302,623	308,235	318,405	
Common Equity Tier 1 ratio, %	13.80%	14.02%	14.47%	14.85%	10.36%	10.78%	10.85%	
Fully loaded Common Equity Tier 1 ratio, %	13.53%	14.02%	14.47%	14.85%	10.36%	10.78%	10.85%	
Tier 1 capital	47,979	48,784	50,304	51,656	38,544	40,439	41,747	
Total leverage ratio exposures	855,282	855,282	855,282	855,282	855,282	855,282	855,282	
Leverage ratio, %	5.61%	5.70%	5.88%	6.04%	4.51%	4.73%	4.88%	
Fully loaded leverage ratio, %	5.53%	5.71%	5.89%	6.04%	4.51%	4.73%	4.88%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	13.42%							

IFRS 9 transitional arrangements?	Yes (static only)
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2023 EU-wide Stress Test: Credit risk IRB
Intesa Sanpaolo S.p.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		29,369	342	0	0	15,747	410	0	0	15,865	3,766	332	61	71	197	59.21%
Corporates		160,891	2,765	1,745	10	65,140	2,023	1,382	0	140,943	19,313	5,444	328	1,104	3,921	52.69%
Corporates - Of Which: Specialised Lending		12,650	559	24	0	7,662	167	36	0	10,338	1,997	518	62	189	305	58.79%
Corporates - Of Which: SME		33,231	3,404	464	0	20,543	994	304	0	28,837	5,178	2,724	133	405	1,523	50.89%
Retail		154,452	3,995	0	0	39,653	1,333	0	0	155,075	9,329	3,310	214	491	1,394	48.74%
Retail - Secured on real estate property		121,385	1,950	0	0	21,418	724	0	0	115,111	6,274	1,509	89	308	438	29.02%
Retail - Secured on real estate property - Of Which: SME		5,088	287	0	0	1,209	126	0	0	6,327	751	234	15	34	98	20.59%
Retail - Secured on real estate property - Of Which: non-SME		116,297	1,663	0	0	20,109	598	0	0	110,774	5,523	1,189	64	267	340	28.66%
Retail - Qualifying Revolving		35	11	0	0	15	13	0	0	84	152	10	0	1	10	95.98%
Retail - Other Retail		32,951	1,849	0	0	9,380	593	0	0	29,880	3,046	1,591	114	181	1,064	67.13%
Retail - Other Retail - Of Which: SME		11,633	761	0	0	2,745	269	0	0	10,634	975	632	48	59	440	69.98%
Retail - Other Retail - Of Which: non-SME		21,318	1,088	0	0	6,635	324	0	0	19,246	2,071	959	66	122	624	62.52%
Equity		8,755	48	0	0	28,776	0	0	0	5,511	0	25	1	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		357,246	11,541	3,746	10	160,278	3,777	1,382	0	311,493	30,411	8,911	604	1,640	4,636	52.02%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		16,650	290	0	0	8,109	363	0	0	12,780	1,625	280	56	33	180	64.42%
Corporates		104,794	6,941	0	0	55,811	1,209	0	0	97,051	11,205	4,701	261	114	2,478	54.66%
Corporates - Of Which: Specialised Lending		6,774	405	0	0	3,224	121	405	0	5,423	1,200	303	31	22	192	63.82%
Corporates - Of Which: SME		31,624	3,347	0	0	18,160	831	0	0	26,630	4,819	2,660	129	399	1,481	55.75%
Retail		142,706	1,617	0	0	29,246	1,093	0	0	139,944	8,614	2,881	198	431	1,369	61.42%
Retail - Secured on real estate property		111,305	1,911	0	0	19,948	646	0	0	105,414	5,891	1,431	92	275	409	28.56%
Retail - Secured on real estate property - Of Which: SME		5,071	285	0	0	1,298	125	0	0	4,326	745	319	15	28	172	20.47%
Retail - Secured on real estate property - Of Which: non-SME		106,234	1,626	0	0	18,650	521	0	0	101,088	5,146	1,112	78	237	339	29.03%
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		31,399	426	0	0	9,298	447	0	0	28,638	2,723	1,451	106	156	991	61.99%
Retail - Other Retail - Of Which: SME		11,270	245	0	0	2,548	265	0	0	10,400	853	617	47	51	430	69.66%
Retail - Other Retail - Of Which: non-SME		20,119	181	0	0	6,750	182	0	0	18,238	1,869	834	59	105	520	63.29%
Equity		7,411	40	0	0	25,520	0	0	0	5,521	0	25	1	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		271,526	10,499	0	0	116,722	3,121	0	0	243,419	21,744	7,890	506	1,220	4,024	51.00%

ITALY

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		4,545	61	285	4	3,083	163	224	0	4,286	528	65	23	15	36	55.79%
Corporates - Of Which: Specialised Lending		1,043	1	0	0	967	0	0	0	1,007	36	0	0	0	0	0.04%
Corporates - Of Which: SME		1,923	59	223	4	1,239	163	154	0	1,828	287	60	11	8	36	60.39%
Retail		10,810	217	0	0	2,085	276	0	0	10,134	655	217	14	61	145	66.83%
Retail - Secured on real estate property		3,269	71	0	0	1,091	81	0	0	8,063	328	71	5	28	28	31.00%
Retail - Secured on real estate property - Of Which: SME		161	11	0	0	121	10	0	0	101	15	11	0	0	1	80.39%
Retail - Secured on real estate property - Of Which: non-SME		5,192	70	0	0	1,193	81	0	0	8,871	320	70	5	27	27	38.54%
Retail - Qualifying Revolving		96	11	0	0	15	11	0	0	84	122	10	0	1	10	95.59%
Retail - Other Retail		1,504	134	0	0	863	182	0	0	1,189	317	136	8	33	107	79.15%
Retail - Other Retail - Of Which: SME		354	10	0	0	197	17	0	0	234	120	10	1	8	10	66.40%
Retail - Other Retail - Of Which: non-SME		1,150	120	0	0	666	172	0	0	955	197	126	7	25	97	80.79%
Equity		0	0	0	0	13	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		15,361	278	286	4	5,184	440	224	0	14,447	1,184	282	37	77	181	64.28%

SLOVAKIA

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		9,223	371	0	0	3,995	60	0	0	2,099	1,758	21	14	14	14	62.20%
Corporates - Of Which: Specialised Lending		704	0	0	0	241	0	0	0	680	0	0	1	0	0	0
Corporates - Of Which: SME		88	0	0	0	23	0	0	0	77	0	0	0	0	0	100.00%
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		77	0	0	0	26	0	0	0	74	3	0	0	0	0	35.36%
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		77	0	0	0	26	0	0	0	74	3	0	0	0	0	35.36%
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		210	0	0	0	423	0	0	0	0	0	0	0	0	0	57.92%
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		10,537	38	0	0	4,690	60	0	0	7,713	1,759	24	7	17	15	61.85%

UNITED STATES



2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Actual										31/12/2022*				
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CROATIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	21	0	135	0	0	0	0	0	0	11	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	18	0	0	0	8	0	0	0	0	0	17	0	0	1	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	22	0	15	0	10	0	0	0	0	17	19	0	0	1	0	

		Actual										31/12/2022*				
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,109	0	0	0	804	0	0	0	0	785	25	0	0	0	
	Corporates	3,231	63	0	0	1,527	14	0	0	0	2,981	130	62	2	24	
	Corporates - Of Which: Specialised Lending	134	0	0	0	67	0	0	0	0	121	13	0	1	0	
	Corporates - Of Which: SME	35	0	0	0	13	0	0	0	0	4	1	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	31	0	0	0	10	0	0	0	0	28	3	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	10	0	0	0	28	3	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	59	0	0	0	160	0	0	0	0	28	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	5,931	63	0	0	2,912	14	0	0	0	3,824	158	62	3	24		

		Actual										31/12/2022*				
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	496	0	0	0	221	0	0	0	0	492	0	0	0	0	
	Corporates	5,215	2	10	0	2,496	2	15	0	0	4,367	574	0	14	0	
	Corporates - Of Which: Specialised Lending	41	0	0	0	38	0	0	0	0	41	0	0	0	0	
	Corporates - Of Which: SME	14	0	0	0	6	0	0	0	0	13	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	13	0	0	0	4	0	0	0	0	12	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	4	0	0	0	12	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	21	0	0	0	51	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	5,746	2	10	0	2,772	2	13	0	0	4,872	574	0	14	0		

		Actual										31/12/2022*				
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	312	0	0	0	160	0	0	0	0	116	0	0	0	0	
	Corporates	5,054	1	0	0	2,316	1	0	0	0	4,526	353	1	2	14	
	Corporates - Of Which: Specialised Lending	365	0	0	0	71	0	0	0	0	326	28	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	6	0	0	0	2	0	0	0	0	6	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	2	0	0	0	6	1	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	47	0	0	0	121	0	0	0	0	19	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	5,421	1	0	0	2,565	1	0	0	0	4,668	355	1	2	14		



2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	143	0	0	0	133	0	0	0	44	82	0	10	0	0	0
	Corporates - Of Which: Specialised Lending	38	0	0	0	18	0	0	0	3	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	32	0	0	0	6	0	0	0	31	11	0	0	0	0	71.17%
	Retail - Secured on real estate property	30	0	0	0	5	0	0	0	28	11	0	0	0	0	25.15%
	Retail - Secured on real estate property - Of Which: SME	30	0	0	0	5	0	0	0	28	11	0	0	0	0	25.15%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	0	0	83.33%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	83.33%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	173	0	0	0	139	0	0	0	85	89	0	0	10	0	71.17%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
HUNGARY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	215	0	3	0	99	0	2	0	157	4	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	0	0	2	0	0	0	3	1	0	0	0	0	79.61%
	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	2	1	0	0	0	0	66.07%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	2	1	0	0	0	0	66.07%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80.94%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86.52%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	78.75%
	Retail - Other Retail - Of Which: non-SME	0	0	0	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	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	223	0	3	0	102	0	2	0	163	5	0	0	0	0	79.61%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,471	0	0	0	238	0	0	0	235	0	0	0	0	0	0
	Corporates	5,197	1	0	0	3,077	0	0	0	3,458	1,159	0	0	0	0	28.56%
	Corporates - Of Which: Specialised Lending	645	0	0	0	251	0	0	0	507	0	0	0	0	0	0.00%
	Corporates - Of Which: SME	13	0	0	0	10	0	0	0	11	30	0	0	0	0	54.43%
	Retail	144	1	0	0	51	0	0	0	130	14	1	0	1	1	53.87%
	Retail - Secured on real estate property	136	1	0	0	49	0	0	0	126	13	1	0	1	1	53.87%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	136	1	0	0	49	0	0	0	126	13	1	0	1	1	53.87%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	0	0	2	0	0	0	4	1	0	0	0	0	62.49%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86.72%
	Retail - Other Retail - Of Which: non-SME	8	0	0	0	2	0	0	0	4	1	0	0	0	0	62.18%
	Equity	92	0	0	0	212	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	7,968	2	0	0	3,866	1	0	0	3,823	1,173	1	0	0	0	49.38%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB
Intesa Sanpaolo S.p.A.

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	17,195	4,293	479	10	207	229	47.42%	17,013	4,307	441	10	399	251	39.58%	16,848	4,337	783	10	404	277	39.38%
Corporates	130,453	22,729	1,487	262	644	1,993	48.04%	130,807	22,726	1,417	280	575	1,711	44.80%	132,286	22,416	1,099	234	545	4,724	42.85%
Corporates - Of Which: Specialised Lending	9,394	2,422	1,056	71	123	464	43.92%	8,715	2,580	1,578	56	123	613	38.83%	8,174	2,668	2,030	52	120	740	36.45%
Corporates - Of Which: SME	29,023	4,414	3,303	100	160	1,727	52.28%	28,691	4,206	3,843	80	148	1,913	49.29%	28,389	4,318	4,318	78	137	2,079	46.09%
Retail	142,157	4,306	4,053	103	143	1,273	42.85%	146,995	4,308	4,934	87	139	1,923	38.97%	145,937	4,365	3,865	86	134	2,072	36.49%
Retail - Secured on real estate property	116,940	3,858	2,859	49	53	534	25.51%	116,475	3,773	2,645	44	49	605	22.89%	116,063	3,665	3,145	44	46	669	21.28%
Retail - Secured on real estate property - Of Which: SME	10,811	188	412	4	5	112	26.92%	10,759	154	491	4	5	123	25.00%	10,718	159	524	4	5	121	23.66%
Retail - Secured on real estate property - Of Which: non-SME	112,129	3,670	1,676	41	48	422	25.16%	111,716	3,619	2,151	38	45	482	22.49%	111,365	3,506	2,591	38	42	537	20.72%
Retail - Qualifying Revolving	84	31	31	0	0	0	91.69%	83	31	13	0	0	10	87.23%	83	31	13	0	0	13	85.41%
Retail - Other Retail	30,313	2,426	1,991	53	89	1,192	63.23%	29,938	2,224	2,227	42	89	1,299	52.96%	29,897	2,189	2,523	42	88	1,394	59.23%
Retail - Other Retail - Of Which: SME	19,710	756	177	17	20	482	62.13%	19,618	731	731	13	17	514	57.64%	19,556	697	988	13	18	547	54.79%
Retail - Other Retail - Of Which: non-SME	10,603	1,670	1,172	36	70	710	68.07%	10,320	1,493	1,500	20	69	785	52.51%	10,241	1,492	1,535	20	70	647	55.26%
Equity	3,600	-	34	0	0	0	29.99%	3,590	-	43	0	0	10	23.85%	3,579	-	53	0	0	10	19.95%
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	305,405	33,361	12,049	394	995	5,569	46.22%	303,106	32,694	15,014	324	1,104	6,397	42.61%	300,586	32,621	17,607	318	1,063	7,113	40.40%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	10,255	4,042	389	6	202	192	50.56%	10,071	4,081	534	1	396	218	49.79%	9,892	4,132	663	1	403	236	35.71%
Corporates	90,344	19,716	6,200	219	369	9,946	47.52%	89,179	19,486	6,601	174	361	8,381	44.53%	88,265	19,179	6,069	171	331	3,761	42.71%
Corporates - Of Which: Specialised Lending	4,371	722	78	48	304	63	62.17%	4,327	1,074	1,074	27	61	411	39.27%	4,365	1,123	1,123	25	304	503	35.47%
Corporates - Of Which: SME	26,863	4,022	3,224	96	157	1,678	52.04%	26,536	3,822	3,751	78	146	1,860	49.58%	26,253	3,645	4,311	76	138	2,018	47.91%
Retail	118,292	4,326	1,746	63	95	1,536	41.30%	119,713	4,513	1,563	79	88	1,663	37.24%	119,266	5,071	1,536	78	138	3,808	33.80%
Retail - Secured on real estate property	107,286	3,466	1,984	48	147	483	24.33%	106,861	3,376	2,500	43	44	504	22.01%	106,504	3,268	2,963	43	41	6,010	20.99%
Retail - Secured on real estate property - Of Which: SME	4,809	175	415	4	0	111	26.84%	4,748	150	493	4	5	123	24.93%	4,707	131	357	4	6	131	23.81%
Retail - Secured on real estate property - Of Which: non-SME	102,477	3,291	1,569	40	147	372	23.66%	102,113	3,226	2,007	39	49	481	21.29%	101,797	3,137	2,612	37	35	479	19.95%
Retail - Qualifying Revolving	0	0	0	0	0	0	48.20%	0	0	0	0	0	0	48.20%	0	0	0	0	0	0	48.20%
Retail - Other Retail	29,005	2,660	1,761	44	47	1,054	78.52%	28,672	1,879	2,029	37	43	1,133	68.09%	28,376	1,803	1,833	37	38	1,178	64.66%
Retail - Other Retail - Of Which: SME	19,501	621	750	16	12	469	62.08%	19,425	590	857	12	10	494	57.61%	19,375	554	941	13	9	519	54.79%
Retail - Other Retail - Of Which: non-SME	10,504	1,439	1,012	28	35	585	58.14%	10,447	1,345	1,163	24	31	639	54.96%	10,417	1,249	892	24	27	659	52.89%
Equity	3,511	-	34	0	0	0	29.27%	3,500	-	43	0	0	10	23.81%	3,489	-	53	0	0	10	19.89%
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	242,401	20,285	10,368	319	692	4,689	45.23%	240,481	19,877	12,690	259	839	5,295	41.71%	238,961	19,378	14,715	254	811	5,812	39.52%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	10,255	4,042	389	6	202	192	50.56%	10,071	4,081	534	1	396	218	49.79%	9,892	4,132	663	1	403	236	35.71%
Corporates	90,344	19,716	6,200	219	369	9,946	47.52%	89,179	19,486	6,601	174	361	8,381	44.53%	88,265	19,179	6,069	171	331	3,761	42.71%
Corporates - Of Which: Specialised Lending	4,371	722	78	48	304	63	62.17%	4,327	1,074	1,074	27	61	411	39.27%	4,365	1,123	1,123	25	304	503	35.47%
Corporates - Of Which: SME	26,863	4,022	3,224	96	157	1,678	52.04%	26,536	3,822	3,751	78	146	1,860	49.58%	26,253	3,645	4,311	76	138	2,018	47.91%
Retail	118,292	4,326	1,746	63	95	1,536	41.30%	119,713	4,513	1,563	79	88	1,663	37.24%	119,266	5,071	1,536	78	138	3,808	33.80%
Retail - Secured on real estate property	107,286	3,466	1,984	48	147	483	24.33%	106,861	3,376	2,500	43	44	504	22.01%	106,504	3,268	2,963	43	41	6,010	20.99%
Retail - Secured on real estate property - Of Which: SME	4,809	175	415	4	0	111	26.84%	4,748	150	493	4	5	123	24.93%	4,707	131	357	4	6	131	23.81%
Retail - Secured on real estate property - Of Which: non-SME	102,477	3,291	1,569	40	147	372	23.66%	102,113	3,226	2,007	39	49	481	21.29%	101,797	3,137	2,612	37	35	479	19.95%
Retail - Qualifying Revolving	0	0	0	0	0	0	48.20%	0	0	0	0	0	0	48.20%	0	0	0	0	0	0	48.20%
Retail - Other Retail	29,005	2,660	1,761	44	47	1,054	78.52%	28,672	1,879	2,029	37	43	1,133	68.09%	28,376	1,803	1,833	37	38	1,178	64.66%
Retail - Other Retail - Of Which: SME	19,501	621	750	16	12	469	62.08%	19,425	590	857	12	10	494	57.61%	19,375	554	941	13	9	519	54.79%
Retail - Other Retail - Of Which: non-SME	10,504	1,439	1,012	28	35	585	58.14%	10,447	1,345	1,163	24	31	639	54.96%	10,417	1,249	892	24	27	659	52.89%
Equity	3,511	-	34	0	0	0	29.27%	3,500	-	43	0	0	10	23.81%	3,489	-	53	0	0	10	19.89%
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	14,121	1,416	375	10	57	245	65.93%	13,927	1,509	476	10	53	282	99.27%	13,785	1,549	578	9	45	319	55.19%

	Baseline Scenario																		
	31/12/2023							31/12/2024							31/12/2025				
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure								



2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Baseline Scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(in EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	18.76%	0	11	0	0	0	0	19.05%	0	1	0	0	0	0	19.15%
Corporates		112	191	1	0	0	15.57%	131	121	21	0	0	0	13.77%	156	166	11	0	0	0	15.80%	
Corporates - Of Which: Specialised Lending		1	16	1	0	0	15.00%	1	14	2	0	0	0	15.00%	2	12	1	0	0	0	15.00%	
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail		0	0	0	0	0	58.09%	0	0	0	0	0	0	59.37%	0	0	0	0	0	0	60.37%	
Retail - Secured on real estate property		0	0	0	0	0	10.60%	0	0	0	0	0	0	10.57%	0	0	0	0	0	0	10.41%	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	10.60%	0	0	0	0	0	0	10.57%	0	0	0	0	0	0	10.41%	
Retail - Qualifying Revolving		0	0	0	0	0	40.14%	0	0	0	0	0	0	48.14%	0	0	0	0	0	0	49.14%	
Retail - Other Retail		0	0	0	0	0	63.29%	0	0	0	0	0	0	59.69%	0	0	0	0	0	0	59.31%	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	58.73%	0	0	0	0	0	0	51.98%	0	0	0	0	0	0	49.91%	
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	63.93%	0	0	0	0	0	0	61.71%	0	0	0	0	0	0	59.84%	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL		16	19	1	0	1	16.13%	16	18	2	0	1	0	16.06%	16	17	4	0	1	1	16.10%	

		Baseline Scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(in EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		794	16	0	0	0	24.14%	789	21	1	0	0	0	24.21%	787	22	1	0	0	0	24.29%	
Corporates		2,065	225	62	0	0	23.20%	2,041	230	101	0	0	0	23.03%	2,020	233	110	0	0	0	22.81%	
Corporates - Of Which: Specialised Lending		95	30	8	1	2	20.28%	88	30	18	1	2	1	19.26%	80	28	28	1	2	1	18.91%	
Corporates - Of Which: SME		0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail		0	0	0	0	0	26.30%	0	0	0	0	0	0	26.76%	0	0	0	0	0	0	27.13%	
Retail - Secured on real estate property		28	2	1	0	0	19.99%	28	2	1	0	0	0	17.28%	28	1	1	0	0	0	16.23%	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		28	2	1	0	0	19.99%	28	2	1	0	0	0	17.28%	28	1	1	0	0	0	16.23%	
Retail - Qualifying Revolving		0	0	0	0	0	40.21%	0	0	0	0	0	0	40.21%	0	0	0	0	0	0	40.21%	
Retail - Other Retail		1	0	0	0	0	78.46%	1	0	0	0	0	0	75.11%	1	0	0	0	0	0	72.49%	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	40.36%	0	0	0	0	0	0	40.36%	0	0	0	0	0	0	40.36%	
Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	78.46%	1	0	0	0	0	0	75.11%	1	0	0	0	0	0	72.49%	
Equity		28	0	0	0	0	60.48%	28	0	0	0	0	0	60.48%	28	0	0	0	0	0	60.48%	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL		3,718	243	83	2	5	35.26%	3,688	252	103	2	4	34	32.93%	3,665	259	120	2	4	38	31.55%	

		Baseline Scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(in EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		483	8	1	0	0	23.43%	483	7	2	0	0	0	21.46%	483	6	0	0	0	0	21.37%	
Corporates		4,650	223	38	0	10	32.08%	4,635	246	61	2	0	20	31.84%	4,630	225	78	0	0	0	31.60%	
Corporates - Of Which: Specialised Lending		16	2	0	0	0	16.11%	15	2	0	0	0	0	16.00%	14	0	0	0	0	0	16.00%	
Corporates - Of Which: SME		40	1	0	0	0	30.51%	40	1	0	0	0	0	31.07%	40	1	0	0	0	0	31.31%	
Retail		12	0	0	0	0	15.94%	12	0	0	0	0	0	13.15%	12	0	0	0	0	0	14.81%	
Retail - Secured on real estate property		12	0	0	0	0	14.83%	12	0	0	0	0	0	14.37%	12	0	0	0	0	0	14.10%	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		12	0	0	0	0	14.83%	12	0	0	0	0	0	14.37%	12	0	0	0	0	0	14.10%	
Retail - Qualifying Revolving		0	0	0	0	0	34.10%	0	0	0	0	0	0	28.57%	0	0	0	0	0	0	26.23%	
Retail - Other Retail		0	0	0	0	0	78.46%	0	0	0	0	0	0	75.11%	0	0	0	0	0	0	72.49%	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	34.10%	0	0	0	0	0	0	28.57%	0	0	0	0	0	0	26.23%	
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	78.46%	0	0	0	0	0	0	75.11%	0	0	0	0	0	0	72.49%	
Equity		12	0	0	0	0	60.48%	12	0	0	0	0	0	60.48%	12	0	0	0	0	0	60.48%	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL		5,122	281	39	0	10	31.76%	5,132	291	64	0	0	20	31.51%	5,134	231	81	0	0	0	31.34%	

		Baseline Scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(in EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		115	11	0	0	0	31.88%	115	11	0	0	0	0	31.92%	115	11	0	0	0	0	31.91%	
Corporates		4,072	183	21	2	5	28.04%	4,020	221	39	2	1	10	26.44%	4,084	241	54	2	1	14	25.75%	
Corporates - Of Which: Specialised Lending		110	46	0	0	0	15.71%	95	46	10	0	0	0	15.67%	95	45	23	0	0	0	15.63%	
Corporates - Of Which: SME		0	0	0	0	0	39.52%	0	0	0	0	0	0	39.51%	0	0	0	0	0	0	39.52%	
Retail		0	0	0	0	0	23.42%	0	0	0	0	0	0	18.62%	0	0	0	0	0	0	18.86%	
Retail - Secured on real estate property		0	0	0	0	0	8.79%	0	0	0	0	0	0	10.16%	0	0	0	0	0	0	10.76%	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	8.79%	0	0	0	0	0	0	10.16%	0	0	0	0	0	0	10.76%	
Retail - Qualifying Revolving		0	0	0	0	0	40.04%	0	0	0	0	0	0	40.04%	0	0	0	0	0	0	40.04%	
Retail - Other Retail		1	0	0	0	0	45.05%	1	0	0	0	0	0	41.89%	1	0	0	0	0	0	40.12%	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	23.50%	0	0	0	0	0	0	23.50%	0	0	0	0	0	0	23.50%	
Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	45.05%	1	0	0	0	0	0	42.08								



2023 EU-wide Stress Test: Credit risk IRB
Intesa Sanpaolo S.p.A.

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	16,310	6,130	514	13	202	246	47.98%	16,753	6,413	799	10	248	327	40.59%	14,672	6,272	1,070	10	278	410	38.34%
Corporates	93,399	64,210	1,099	429	2,072	4,052	50.27%	90,895	66,870	11,927	383	2,701	5,523	48.30%	87,661	61,700	16,600	338	3,877	7,891	41.69%
Corporates - Of Which: Specialised Lending	8,807	2,799	1,267	155	352	589	46.46%	7,565	3,196	2,112	113	324	891	42.21%	6,827	3,174	2,871	89	257	1,151	40.24%
Corporates - Of Which: SME	16,429	13,899	3,420	121	645	1,883	54.98%	17,321	16,870	9,549	121	673	2,934	51.31%	17,238	13,384	6,118	108	594	2,675	46.62%
Retail	146,079	13,223	4,214	213	456	3,256	45.71%	139,351	12,299	9,884	238	328	328	49.35%	129,367	20,163	7,986	200	336	3,619	38.96%
Retail - Secured on real estate property	111,203	9,541	2,149	67	223	579	26.95%	106,420	13,246	3,233	72	300	730	22.77%	102,125	16,079	4,689	64	336	539	20.23%
Retail - Secured on real estate property - Of Which: SME	4,753	227	421	12	10	118	28.99%	4,626	220	511	11	121	221	26.46%	4,643	190	599	10	150	251	25.61%
Retail - Secured on real estate property - Of Which: non-SME	106,451	9,304	1,728	55	213	460	26.56%	101,794	13,020	2,722	61	201	601	22.07%	97,513	15,883	4,091	54	328	788	19.28%
Retail - Qualifying Revolving	29	16	32	0	0	0	-	27	15	15	0	0	0	-	25	13	13	0	0	0	-
Retail - Other Retail	29,972	3,666	2,053	149	233	338	65.08%	27,863	6,091	2,638	163	233	328	63.69%	27,177	4,665	3,279	137	198	1,967	60.01%
Retail - Other Retail - Of Which: SME	18,393	1,020	828	87	55	125	67.23%	19,327	1,225	1,079	110	45	68	63.73%	19,547	1,325	1,360	90	48	862	63.94%
Retail - Other Retail - Of Which: non-SME	11,404	2,647	1,225	58	194	779	61.62%	11,962	3,816	1,559	53	188	929	60.39%	11,628	3,290	1,919	47	150	1,105	57.92%
Equity	3,600	0	0	0	0	0	-	3,588	0	0	0	0	0	-	3,578	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	254,398	83,665	12,852	654	2,732	6,235	48.52%	241,565	90,996	18,650	631	2,883	8,220	44.13%	237,278	87,749	25,788	547	2,691	10,627	41.21%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	8,496	3,764	420	8	195	212	51.00%	8,205	3,802	679	7	242	284	41.80%	8,069	3,689	928	4	274	361	39.09%
Corporates	59,088	41,510	6,651	336	1,609	3,270	48.16%	57,491	46,121	9,641	367	1,481	4,462	45.63%	56,161	41,101	13,611	261	1,491	5,871	41.12%
Corporates - Of Which: Specialised Lending	3,142	911	1,241	11	124	244	45.23%	2,481	1,051	661	251	251	661	42.99%	2,233	66	413	66	89	89	41.26%
Corporates - Of Which: SME	17,359	13,421	3,329	112	636	1,802	54.15%	18,320	14,366	4,424	114	664	2,507	51.07%	18,264	12,880	5,963	102	588	2,888	48.41%
Retail	129,385	12,312	3,881	186	312	1,668	43.27%	123,960	13,323	10,319	212	395	3,960	37.48%	115,113	22,400	7,200	182	420	2,450	37.97%
Retail - Secured on real estate property	101,603	9,104	2,029	64	201	113	25.28%	96,917	12,760	6,059	69	278	678	21.47%	92,707	15,576	4,454	51	311	843	18.97%
Retail - Secured on real estate property - Of Which: SME	4,242	232	416	11	6	118	28.48%	4,665	216	595	0	0	134	26.30%	4,602	197	993	0	0	148	24.92%
Retail - Secured on real estate property - Of Which: non-SME	96,361	8,872	1,613	53	193	399	24.95%	92,252	12,544	5,464	69	268	521	20.50%	88,100	15,380	3,859	51	307	697	19.66%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	27,282	3,210	1,852	129	111	219	61.27%	26,689	4,071	3,562	143	117	117	61.27%	26,438	3,608	3,048	129	111	1,111	61.27%
Retail - Other Retail - Of Which: SME	18,199	876	296	84	21	535	67.21%	19,270	1,073	1,020	108	31	655	63.79%	19,395	1,175	1,303	88	26	821	63.07%
Retail - Other Retail - Of Which: non-SME	17,883	2,343	1,620	36	90	620	60.23%	17,218	2,887	1,250	36	86	704	56.37%	17,041	2,430	1,484	32	78	791	53.42%
Equity	3,511	0	0	0	0	0	-	3,500	0	0	0	0	0	-	3,490	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	202,490	59,599	10,944	527	2,116	5,165	47.10%	189,102	68,248	15,704	521	2,327	6,713	42.75%	185,152	66,066	21,831	451	2,199	8,702	39.86%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates	3,999	780	101	7	22	63	62.72%	3,814	917	149	5	21	81	54.66%	3,733	957	193	4	16	97	51.08%
Corporates - Of Which: Specialised Lending	977	391	12	1	7	7	39.99%	949	78	21	1	1	11	59.19%	929	31	11	0	0	10	46.54%
Corporates - Of Which: SME	3,022	389	89	6	15	56	65.15%	2,865	839	128	4	20	70	57.27%	2,804	1,667	39	4	16	87	53.22%
Retail	8,488	835	343	27	142	254	73.82%	8,394	912	520	24	136	350	62.29%	8,402	917	707	18	104	451	63.73%
Retail - Secured on real estate property	4,753	386	108	2	32	64	59.79%	4,706	420	153	2	21	71	49.59%	4,633	448	202	2	20	20	41.51%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	8,782	376	108	2	32	64	59.88%	8,696	418	148	2	21	71	49.66%	8,622	441	199	2	19	80	43.53%
Retail - Qualifying Revolving	78	16	12	12	11	11	88.99%	71	15	11	11	12	12	78.88%	66	16	18	0	11	11	71.46%
Retail - Other Retail	977	440	225	25	120	179	79.63%	814	474	354	22	113	263	74.93%	791	457	487	18	88	350	71.86%
Retail - Other Retail - Of Which: SME	194	143	31	3	17	22	67.87%	167	151	51	2	14	32	62.64%	157	150	60	7	10	41	60.43%
Retail - Other Retail - Of Which: non-SME	783	297	194	22	103	157	81.62%	647	323	303	20	100	231	78.34%	634	309	420	11	78	309	73.70%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	13,852	1,615	444	34	164	317	71.30%	13,415	1,829	668	29	157	431	64.49%	13,140	1,874	897	23	121	548	61.08%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0		



2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

	Adverse Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	27.09%	0	0	0	0	0	0	27.09%	0	0	0	0	0	0	27.09%	0
Corporates	48	83	8	0	0	22.79%	46	79	12	0	0	0	22.77%	43	73	24	0	0	0	22.56%	0	
Corporates - Of Which: Specialised Lending	36	7	1	0	0	18.54%	34	2	1	0	0	0	18.58%	33	2	1	0	0	0	18.62%	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	30	2	0	0	0	75.64%	29	2	1	0	0	0	74.02%	29	2	1	0	0	0	73.87%	0	
Retail - Secured on real estate property	28	1	0	0	0	26.32%	28	2	0	0	0	0	22.07%	28	2	0	0	0	0	20.81%	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	0	26.32%	28	2	0	0	0	0	22.07%	28	2	0	0	0	0	20.81%	0	
Retail - Qualifying Revolving	0	0	0	0	0	78.07%	0	0	0	0	0	0	71.59%	0	0	0	0	0	0	66.49%	0	
Retail - Other Retail	2	0	0	0	0	88.58%	1	0	1	0	0	0	89.16%	1	0	1	0	0	0	89.42%	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	88.58%	1	0	1	0	0	0	89.16%	1	0	1	0	0	0	89.42%	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	80	85	9	0	0	35.39%	75	81	17	0	0	0	34.95%	73	77	25	0	0	0	34.74%	0	

	Adverse Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	18.70%	0	0	0	0	0	0	18.66%	0	0	0	0	0	0	18.64%	0
Corporates	143	18	1	0	0	50.31%	136	24	1	0	0	0	49.55%	136	24	1	0	0	0	49.51%	0	
Corporates - Of Which: Specialised Lending	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	3	0	0	0	0	36.80%	3	0	0	0	0	0	28.83%	3	0	0	0	0	0	25.85%	0	
Retail - Secured on real estate property	3	0	0	0	0	21.58%	3	0	0	0	0	0	21.35%	3	0	0	0	0	0	20.76%	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	21.88%	0	0	0	0	0	0	21.35%	0	0	0	0	0	0	20.76%	0	
Retail - Other Retail	0	0	0	0	0	92.99%	0	0	0	0	0	0	92.99%	0	0	0	0	0	0	92.93%	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	66.74%	0	0	0	0	0	0	59.78%	0	0	0	0	0	0	55.24%	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	148	19	1	0	0	48.86%	141	24	1	0	0	0	47.67%	141	24	1	0	0	0	46.87%	0	

	Adverse Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	277	8	8	0	0	25.70%	277	127	8	0	0	0	26.34%	277	128	8	0	0	0	26.76%	0	
Corporates	3,170	3,374	74	8	54	22	29.47%	2,394	2,056	188	57	55	31.29%	2,348	1,995	265	5	53	87	30.97%	0	
Corporates - Of Which: Specialised Lending	439	50	19	4	2	3	18.01%	389	77	41	2	4	2	18.09%	350	92	64	3	4	11	17.84%	0
Corporates - Of Which: SME	3	11	0	0	0	49.54%	3	0	0	0	0	0	48.94%	3	0	0	0	0	0	48.38%	0	
Retail	132	11	2	0	0	36.30%	130	11	4	0	0	0	27.68%	129	10	6	0	0	0	23.77%	0	
Retail - Secured on real estate property	127	11	2	0	0	35.21%	126	10	3	0	0	0	26.60%	125	10	0	0	0	0	22.82%	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	127	11	2	0	0	35.21%	126	10	3	0	0	0	26.60%	125	10	0	0	0	0	22.82%	0	
Retail - Qualifying Revolving	0	0	0	0	0	54.75%	0	0	0	0	0	0	54.75%	0	0	0	0	0	0	54.75%	0	
Retail - Other Retail	4	0	0	0	0	50.46%	4	1	0	0	0	0	44.58%	4	0	0	0	0	0	40.69%	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	98.31%	0	0	0	0	0	0	98.30%	0	0	0	0	0	0	98.30%	0	
Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	50.23%	4	1	0	0	0	0	44.48%	4	0	0	0	0	0	40.55%	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	2,528	2,393	77	8	54	23	29.64%	2,743	2,063	192	7	56	60	31.17%	2,693	2,018	286	7	56	89	30.82%	0

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Intesa Sanpaolo S.p.A.	Central banks	104,089	0	1,494	0	105,202	291	0	0	0	0	0.00%		
	Central governments or local authorities	172,802	60	21,255	16	172,802	1,969	0	25	33	0	14.32%		
	Regional governments or local authorities	1,374	0	729	0	1,059	109	0	0	0	0	13.27%		
	Public sector entities	726	0	492	0	512	26	15	0	0	0	19.46%		
	Multilateral Development Banks	1,456	0	0	0	584	0	0	0	0	0	36.00%		
	International Organisations	500	0	0	0	206	0	0	0	0	0	41.20%		
	Institutions	23,531	73	6,767	26	5,201	6,557	124	1	0	0	80.26%		
	Corporate	24,764	204	22,414	246	18,343	3,722	348	24	318	329	81.22%		
	of which: SME	12,716	120	10,993	120	4,444	1,168	38	0	0	0	71.46%		
	Retail	12,552	284	8,237	385	11,492	1,257	835	21	89	329	54.71%		
	of which: SME	6,336	183	5,253	224	3,358	825	178	25	62	251	51.00%		
	Secured by mortgages on immovable property	1,238	183	2,204	178	3,461	861	344	18	0	0	101.33%		
	of which: SME	966	83	335	85	640	348	191	1	30	185	53.61%		
	Items associated with particularly high risk	295	0	295	0	143	99	0	2	2	0	69.83%		
	Covered bonds	2,038	0	233	0	253	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	3,259	17	3,076	32	1,688	0	0	0	0	0	0.00%		
	Equity	736	0	1,179	0	375	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	15,273	0	12,020	688	19,352	0	0	0	0	0	0.00%		
Standardised Total	375,452	794	82,108	688	236,252	22,311	1,893	194	525	954	55.95%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
ITALY	Central banks	92,313	0	0	0	92,313	0	0	0	0	0	0.00%		
	Central governments or local authorities	113,114	0	16,522	0	97,466	8,563	0	13	33	0	15.00%		
	Regional governments or local authorities	120	0	24	0	101	19	0	0	0	0	59.17%		
	Public sector entities	92	0	70	0	48	0	0	0	0	0	77.27%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	8,761	73	2,099	26	768	1,330	123	0	11	80	40.55%		
	Corporate	8,102	70	7,464	81	6,500	1,379	220	10	35	155	39.24%		
	of which: SME	4,852	53	4,456	33	3,903	959	102	0	0	0	74.71%		
	Retail	4,968	53	2,877	64	4,473	558	150	7	8	80	61.90%		
	of which: SME	448	23	370	22	309	141	26	2	0	0	61.36%		
	Secured by mortgages on immovable property	1,571	82	584	29	1,159	420	179	0	21	160	56.07%		
	of which: SME	1,361	70	253	20	235	281	176	0	15	87	36.42%		
	Items associated with particularly high risk	62	0	162	0	0	0	0	0	0	0	0.00%		
	Covered bonds	502	0	33	0	37	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	1,499	14	1,009	31	559	0	0	0	0	0	0.00%		
	Equity	386	0	498	0	18	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	15,199	0	13,261	0	15,150	0	0	0	0	0	0.00%		
Standardised Total	243,582	307	42,594	337	215,379	12,348	890	34	102	402	59.64%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
SLOVAKIA	Central banks	2,360	0	0	0	2,360	0	0	0	0	0	0.00%		
	Central governments or local authorities	2,844	0	178	0	182	0	0	0	0	0	0.00%		
	Regional governments or local authorities	130	0	38	0	121	10	0	1	0	0	31.21%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	4	0	2	0	0	0	0	0	0	0	0.00%		
	Corporate	885	0	595	0	489	63	13	0	0	0	40.52%		
	of which: SME	322	0	262	0	289	34	13	0	0	0	60.52%		
	Retail	368	0	229	0	209	41	34	0	0	0	76.21%		
	of which: SME	277	0	175	0	211	39	23	0	0	0	76.80%		
	Secured by mortgages on immovable property	68	0	224	0	48	0	0	0	0	0	0.00%		
	of which: SME	68	0	24	0	48	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	92	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	12	0	0	0	11	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	406	0	219	0	561	0	0	0	0	0	0.00%		
Standardised Total	4,911	15	1,168	17	4,013	92	52	14	1	36	70.93%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
UNITED STATES	Central banks	3,819	0	0	0	3,819	0	0	0	0	0	0.00%		
	Central governments or local authorities	7,487	0	0	0	4,421	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	21	0	0	0	13	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	1,691	0	400	0	586	501	0	0	0	0	0.00%		
	Corporate	576	0	474	0	159	116	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	4	0	4	0	4	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	156	0	180	0	89	0	0	0	0	0	0.00%		
	Equity	2	0	3	0	2	0	0	0	0	0	0.00%		
	Securitisation	12	0	11	0	12	0	0	0	0	0	0.00%		
	Other exposures	12	0	11	0	12	0	0	0	0	0	0.00%		
Standardised Total	13,726	0	1,261	0	6,972	1,016	0	0	0	0	64.65%			



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	7,927	0	0	0	6,425	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	297	0	60	0	237	60	0	0	0	0	0	0	0.00%
	Public sector entities	93	0	30	0	64	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	61	0	55	0	43	0	0	0	0	0	0	0	0.00%
	Corporates	2,961	61	2,897	0	2,874	20	0	0	0	15	0	15	0.50%
	of which: SME	1,166	33	1,133	0	1,122	164	0	0	0	11	0	11	0.95%
	Retail	2,095	68	2,027	0	2,148	200	0	0	0	13	0	13	0.62%
	of which: SME	794	14	780	0	863	80	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1,524	34	1,490	0	1,489	110	0	0	0	2	0	2	0.13%
	of which: SME	4	0	4	0	4	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	24	0	14	0	14	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	2	0	2	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	1,071	0	200	0	1,051	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	16,283	164	6,083	175	14,555	637	361	0	0	31	55	285	56.81%	

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	4	0	0	0	4	0	0	0	0	0	0	0	0.00%
	Central governments	7,411	0	0	0	5,288	260	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	70	0	14	0	70	0	0	0	0	0	0	0	0.00%
	Public sector entities	282	0	36	0	189	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	14,073	0	6,071	0	8,821	160	0	0	0	0	0	0	0.00%
	Corporates	880	0	571	0	339	234	0	0	0	0	0	0	0.00%
	of which: SME	22	0	17	0	11	0	0	0	0	0	0	0	0.00%
	Retail	44	0	33	0	22	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	11	0	0	0	11	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	225	0	21	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	7	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	12,408	0	1,381	0	6,739	667	1	0	0	0	0	0	0	1.47%

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	1,361	0	0	0	1,361	0	0	0	0	0	0	0	0.00%
	Central governments	2,783	0	51	0	2,566	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	36	0	4	0	3	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	3,574	0	514	0	146	2,427	0	0	0	11	0	0	0.00%
	Corporates	464	0	472	0	107	371	0	0	0	0	0	0	0.00%
	of which: SME	30	0	30	0	30	0	0	0	0	0	0	0	0.00%
	Retail	60	0	40	0	60	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	3	0	1	0	0	2	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	46	0	4	0	18	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	1,401	0	1,312	0	1,400	0	0	0	0	0	0	0	0.00%
	Equity	2	0	2	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	347	0	201	0	347	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	9,043	0	2,697	0	5,724	2,548	0	1	0	11	0	0	0	62.40%

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	11	0	0	0	11	0	0	0	0	0	0	0	0.00%
	Central governments	8,181	0	14	0	3,189	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	24	0	4	0	14	10	0	0	0	0	0	0	0.00%
	Public sector entities	17	0	4	0	14	13	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	2,124	0	106	0	118	0	0	0	0	0	0	0	0.00%
	Corporates	314	0	308	0	27	0	0	0	0	0	0	0	0.00%
	of which: SME	23	0	23	0	23	0	0	0	0	0	0	0	0.00%
	Retail	2	0	2	0	2	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	87	0	11	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	2	0	2	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	7,337	0	453	0	3,785	34	0	0	0	1	0	0	0	23.55%



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SERBIA	Central banks	2,212	0	0	0	2,212	0	0	0	0	0	0.00%
	Central governments	877	0	324	0	109	146	0	0	0	0	13.75%
	Regional governments or local authorities	115	0	115	0	115	0	0	0	0	0	60.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	39	0	11	0	39	0	0	0	0	0	0.00%
	Corporates	1,572	13	1,559	13	1,284	265	23	7	17	17	48.20%
	of which: SME	467	0	415	0	459	53	16	1	7	7	46.53%
	Real estate	1,297	43	1,188	43	1,098	286	115	0	26	66	37.76%
	of which: SME	726	0	415	0	656	69	28	0	17	17	60.00%
	Secured by mortgages on immovable property	1,193	0	430	0	1,079	179	0	0	15	0	14.00%
	of which: SME	111	0	62	0	77	42	0	0	0	0	0.00%
	Items associated with particular high risk	15	0	13	0	13	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	352	0	110	0	352	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	7,143	55	3,738	55	5,770	917	139	18	50	78	55.98%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
HUNGARY	Central banks	1,861	0	0	0	1,791	0	0	0	0	0	0.00%
	Central governments	1,830	0	138	0	988	51	0	2	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	26	0	11	0	26	0	0	0	0	0	0.00%
	Corporates	1,510	24	1,324	34	1,342	153	37	10	13	13	34.37%
	of which: SME	306	0	424	0	444	53	10	0	0	0	37.43%
	Real estate	426	13	360	16	431	160	38	0	15	27	37.20%
	of which: SME	105	0	100	0	117	17	10	2	0	0	13.60%
	Secured by mortgages on immovable property	193	21	302	23	636	103	42	0	13	18	42.76%
	of which: SME	89	0	34	0	79	14	13	1	1	7	56.50%
	Items associated with particularly high risk	13	0	39	0	34	0	0	1	0	0	0.00%
	Covered bonds	185	0	17	0	186	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	11	0	11	0	10	0	0	0	0	0	0.00%
	Securitisation	147	0	38	0	147	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	7,036	63	3,429	23	5,621	379	117	23	46	52	44.83%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	Central banks	1	0	0	0	1	0	0	0	0	0	0.00%
	Central governments	183	0	0	0	31	4	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,063	0	126	0	108	46	0	0	0	0	0.00%
	Corporates	658	0	520	0	288	181	0	0	0	0	60.50%
	of which: SME	13	0	13	0	13	0	0	0	0	0	0.00%
	Real estate	22	0	16	0	19	2	0	0	0	0	1.40%
	of which: SME	2	0	1	0	2	0	0	0	0	0	0.17%
	Secured by mortgages on immovable property	3	0	1	0	3	1	0	0	0	0	18.18%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	127	0	11	0	127	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	2	0	1	0	2	0	0	0	0	0	0.00%
	Securitisation	2	0	2	0	2	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	2,087	0	721	0	443	242	0	0	0	0	13.97%	

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(mli EUR, %)																							
Central banks	105,004	204	0	0	0	0	0.00%	105,204	204	0	0	0	0.00%	105,204	204	0	0	0	0.00%				
Central governments	131,653	15,895	568	0	153	0	40.20%	138,013	18,255	1,043	0	184	0	49.70%	135,213	20,313	1,424	0	183	0	41.00%		
Regional governments or local authorities	560	0	0	0	0	0	0.00%	560	0	0	0	0	0.00%	577	0	0	0	0	0.00%				
Public sector entities	462	71	20	0	0	0	37.10%	493	75	41	0	0	0	44.60%	503	94	31	0	0	0	39.00%		
Multilateral Development Banks	560	0	0	0	0	0	0.00%	560	0	0	0	0	0.00%	552	0	0	0	0	0.00%				
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%				
Institutions	5,124	5,602	1,16	2	4	59	37.30%	5,028	5,602	1,027	2	0	0	46.2	5,354	6,001	2,123	0	0	0	42.10%		
Corporates	15,044	5,504	912	44	100	484	52.40%	15,044	5,302	1,280	124	124	642	14,662	6,559	1,664	59	150	245	45.40%			
of which: SME	4,081	1,363	271	24	88	236	52.40%	4,081	1,426	681	23	88	389	3,941	1,529	688	81	72	155	45.20%			
Retail	10,963	4,141	641	20	12	447	52.50%	10,963	4,300	1,291	124	136	688	10,721	4,994	1,993	69	150	290	45.80%			
of which: SME	3,094	953	168	18	11	33	52.50%	3,094	928	1,263	17	21	103	2,959	1,057	399	18	28	129	45.30%			
Secured by mortgages on immovable security	5,214	1,616	166	1	11	174	41.20%	5,214	1,528	325	0	0	0	5,059	1,671	319	0	0	0	41.00%			
of which: SME	462	305	216	4	14	114	52.00%	462	312	242	0	0	0	460	321	287	0	0	0	48.30%			
Items associated with particularly high risk	246	24	5	1	2	44	55.0%	246	24	5	0	0	0	244	24	12	0	0	0	38.00%			
Covered bonds	246	0	1	0	0	0	24.20%	241	0	1	0	0	0	239	0	2	0	0	0	25.00%			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%				
Collective Investments undertakings (CIU)	1,395	101	2	0	4	0	23.40%	1,511	163	4	0	0	0	1,438	254	6	0	0	0	24.60%			
Equity	333	0	0	0	0	0	40.00%	333	0	0	0	0	0.00%	333	0	0	0	0	0.00%				
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%				
Other exposures	19,350	0	0	0	0	0	39.50%	19,350	0	0	0	0	0.00%	19,288	49	0	0	0	0	40.00%			
Standardised Total	248,609	30,684	3,124	0	293	458	47.30%	263,161	34,824	4,453	282	439	44.10%	279,394	37,166	7,772	273	382	2,454	42.20%			

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	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(mli EUR, %)																							
Central banks	39,406	0	0	0	0	0	0.00%	39,406	0	0	0	0	0.00%	39,406	0	0	0	0	0.00%				
Central governments	47,453	13,221	418	143	87	167	40.00%	48,383	16,773	831	137	88	337	48,000	18,063	1,243	134	77	89	69	40.00%		
Regional governments or local authorities	46	2	0	0	0	0	73.20%	25	99	3	0	0	0	2	102	3	0	0	0	2	42.00%		
Public sector entities	30	24	0	0	0	0	70.20%	24	11	0	0	0	0	1	43	24	4	0	0	0	1	54.40%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Institutions	204	1,314	144	1	2	54	37.00%	202	1,207	162	1	0	0	201	1,283	177	1	1	62	35.40%			
Corporates	6,442	1,341	334	12	23	186	55.40%	6,280	1,294	460	16	26	213	6,342	1,245	533	16	21	240	45.10%			
of which: SME	4,999	878	297	2	17	137	43.40%	4,961	793	309	5	23	179	4,924	924	295	32	19	193	43.30%			
Retail	4,399	519	214	0	1	114	49.50%	4,346	485	285	4	0	0	4,291	495	345	4	0	0	41.0	44.40%		
of which: SME	3,511	1,144	60	0	0	56	41.20%	3,525	1,011	368	0	0	0	3,468	1,114	46	0	0	0	41.4	41.60%		
Secured by mortgages on immovable security	1,267	308	203	2	8	106	51.30%	1,259	292	227	2	0	0	1,251	280	247	2	0	0	46.90%			
of which: SME	352	183	191	2	0	102	52.00%	358	166	220	0	0	0	350	155	211	0	0	0	49.30%			
Items associated with particularly high risk	33	0	0	0	0	0	0.00%	33	0	0	0	0	0.00%	33	0	0	0	0	0	0.00%			
Covered bonds	36	0	0	0	0	0	21.20%	35	0	1	0	0	0	34	0	2	0	0	0	22.10%			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Collective Investments undertakings (CIU)	145	12	1	0	0	0	21.20%	135	21	1	0	0	0	127	28	2	0	0	0	21.50%			
Equity	18	0	0	0	0	0	40.00%	18	0	0	0	0	0.00%	18	0	0	0	0	0	40.00%			
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Other exposures	16,419	0	0	0	0	0	38.40%	16,419	0	0	0	0	0.00%	16,310	0	0	0	0	0	40.50%			
Standardised Total	209,687	17,384	1,329	146	131	627	47.30%	206,962	20,373	1,967	157	129	842	42.80%	203,724	22,095	2,582	153	114	1,699	46.60%		

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	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(mli EUR, %)																							
Central banks	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	0.00%	2,360	0	0	0	0	0.00%				
Central governments	181	1	0	0	0	0	40.00%	180	1	1	0	0	0	179	2	1	0	0	0	1	40.00%		
Regional governments or local authorities	118	13	0	0	0	0	40.00%	116	14	1	0	0	0	115	15	1	0	0	0	0	40.00%		
Public sector entities	0	0	0	0	0	0	94.30%	0	0	0	0	0	0	0	0	0	0	0	0	0	94.30%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Institutions	3	0	0	0	0	0	40.00%	3	0	0	0	0	0.00%	3	0	0	0	0	0	40.00%			
Corporates	411	63	25	2	13	13	53.20%	397	60	31	1	16	16	377	64	34	0	0	0	48.70%			
of which: SME	268	49	24	1	3	13	53.00%	261	46	30	0	1	1	257	48	37	1	0	0	48.20%			
Retail	283	71	41	1	1	12	78.50%	281	61	46	0	0	0	282	61	56	1	0	0	81.70%			
of which: SME	292	67	30	3	22	74.30%	299	63	35	4	27	73.50%	298	63	31	3	1	2	72.60%				
Secured by mortgages on immovable security	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Other exposures	601	0	0	0																			



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

	31/12/2023							Baseline Scenario							31/12/2025																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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SERBIA																								Central banks	1,212	0	0	0	0	0	0.00%	1,212	0	0	0	0	0.00%	1,212	0	0	0	0	0	0	0	0.00%	Central governments	137	183	3	0	0	0	40.00%	132	189	0	0	0	40.00%	131	189	0	0	0	0	0	0	40.00%	Regional governments or local authorities	114	1	1	0	0	0	40.00%	113	1	1	0	0	40.00%	113	1	1	0	0	0	0	0	40.00%	Public sector entities	1	0	0	0	0	0	40.00%	1	0	0	0	0	40.00%	1	0	0	0	0	0	0	0	40.00%	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Institutions	39	0	0	0	0	0	40.00%	39	0	0	0	0	40.00%	39	0	0	0	0	0	0	0	40.00%	Corporates	661	631	29	0	0	0	50.00%	723	418	0	0	0	40.00%	651	675	0	0	0	0	0	0	40.00%	of which: SME	315	145	16	0	0	0	46.00%	257	203	0	0	0	47.18%	218	241	0	0	0	0	0	0	47.41%	Retail	1,084	418	267	14	14	117	56.74%	1,163	443	303	11	29	171	56.32%	1,278	434	397	11	44	202	56.61%	of which: SME	528	151	43	0	0	0	63.30%	524	139	81	4	12	46	66.00%	491	189	131	4	13	55	67.54%	Secured by mortgages on immovable property	627	230	1	0	0	0	12.04%	628	248	2	0	0	0	11.92%	949	257	2	0	0	0	0	11.93%	of which: SME	63	25	0	0	0	0	18.33%	54	49	0	0	0	0	18.33%	44	71	0	0	0	0	0	18.33%	Items associated with particularly high risk	15	0	0	0	0	0	40.00%	15	0	0	0	0	40.00%	15	0	0	0	0	0	0	0	40.00%	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	Securitisation	32	0	0	0	0	0	40.00%	32	0	0	0	0	40.00%	32	0	0	0	0	0	0	0	40.00%	Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	Standardised Total	5,119	1,465	241	16	102	134	55.48%	4,782	5,696	348	13	99	183	55.48%	4,571	1,806	448	13	79	249	55.64%
Central banks	1,212	0	0	0	0	0	0.00%	1,212	0	0	0	0	0.00%	1,212	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Central governments	137	183	3	0	0	0	40.00%	132	189	0	0	0	40.00%	131	189	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Regional governments or local authorities	114	1	1	0	0	0	40.00%	113	1	1	0	0	40.00%	113	1	1	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Public sector entities	1	0	0	0	0	0	40.00%	1	0	0	0	0	40.00%	1	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Institutions	39	0	0	0	0	0	40.00%	39	0	0	0	0	40.00%	39	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Corporates	661	631	29	0	0	0	50.00%	723	418	0	0	0	40.00%	651	675	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
of which: SME	315	145	16	0	0	0	46.00%	257	203	0	0	0	47.18%	218	241	0	0	0	0	0	0	47.41%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Retail	1,084	418	267	14	14	117	56.74%	1,163	443	303	11	29	171	56.32%	1,278	434	397	11	44	202	56.61%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
of which: SME	528	151	43	0	0	0	63.30%	524	139	81	4	12	46	66.00%	491	189	131	4	13	55	67.54%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
Secured by mortgages on immovable property	627	230	1	0	0	0	12.04%	628	248	2	0	0	0	11.92%	949	257	2	0	0	0	0	11.93%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
of which: SME	63	25	0	0	0	0	18.33%	54	49	0	0	0	0	18.33%	44	71	0	0	0	0	0	18.33%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Items associated with particularly high risk	15	0	0	0	0	0	40.00%	15	0	0	0	0	40.00%	15	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Securitisation	32	0	0	0	0	0	40.00%	32	0	0	0	0	40.00%	32	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Standardised Total	5,119	1,465	241	16	102	134	55.48%	4,782	5,696	348	13	99	183	55.48%	4,571	1,806	448	13	79	249	55.64%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		

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	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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HUNGARY																								Central banks	1,791	0	0	0	0	0	0.00%	1,791	0	0	0	0	0.00%	1,791	0	0	0	0	0	0	0	0.00%	Central governments	668	77	4	1	2	2	40.00%	662	86	4	1	3	40.00%	638	99	12	0	0	0	0	0	5	40.00%	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Institutions	36	0	0	0	0	0	40.00%	36	0	0	0	0	40.00%	36	0	0	0	0	0	0	0	40.00%	Corporates	1,812	164	53	3	18	17	32.45%	1,278	177	94	4	18	21	31.38%	1,244	186	88	4	5	30	30.82%	of which: SME	420	68	13	0	0	0	61.40%	414	76	11	0	0	0	10	56.30%	400	82	24	0	4	13	52.86%	Retail	424	52	16	3	35	35	54.48%	414	65	21	1	0	0	39	52.78%	392	68	10	0	0	0	51.70%	of which: SME	195	11	14	1	1	7	54.13%	186	11	10	1	1	9	48.50%	181	15	24	1	1	1	45.27%	Secured by mortgages on immovable property	819	991	43	1	23	23	37.30%	796	105	65	2	30	30	34.81%	749	109	122	2	6	39	31.46%	of which: SME	34	17	17	1	1	8	48.33%	39	12	22	1	9	9	42.51%	64	11	29	1	0	11	38.38%	Items associated with particularly high risk	186	0	0	0	0	0	40.00%	186	0	0	0	0	40.00%	186	0	0	0	0	0	0	0	40.00%	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Equity	10	0	0	0	0	0	40.00%	10	0	0	0	0	40.00%	10	0	0	0	0	0	0	0	40.00%	Securitisation	147	0	0	0	0	0	40.00%	147	0	0	0	0	40.00%	147	0	0	0	0	0	0	0	40.00%	Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	Standardised Total	5,748	392	126	6	22	22	41.39%	5,699	421	245	19	21	96	38.84%	5,559	443	323	9	19	121	37.39%
Central banks	1,791	0	0	0	0	0	0.00%	1,791	0	0	0	0	0.00%	1,791	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Central governments	668	77	4	1	2	2	40.00%	662	86	4	1	3	40.00%	638	99	12	0	0	0	0	0	5	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Institutions	36	0	0	0	0	0	40.00%	36	0	0	0	0	40.00%	36	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Corporates	1,812	164	53	3	18	17	32.45%	1,278	177	94	4	18	21	31.38%	1,244	186	88	4	5	30	30.82%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
of which: SME	420	68	13	0	0	0	61.40%	414	76	11	0	0	0	10	56.30%	400	82	24	0	4	13	52.86%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Retail	424	52	16	3	35	35	54.48%	414	65	21	1	0	0	39	52.78%	392	68	10	0	0	0	51.70%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
of which: SME	195	11	14	1	1	7	54.13%	186	11	10	1	1	9	48.50%	181	15	24	1	1	1	45.27%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Secured by mortgages on immovable property	819	991	43	1	23	23	37.30%	796	105	65	2	30	30	34.81%	749	109	122	2	6	39	31.46%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
of which: SME	34	17	17	1	1	8	48.33%	39	12	22	1	9	9	42.51%	64	11	29	1	0	11	38.38%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Items associated with particularly high risk	186	0	0	0	0	0	40.00%	186	0	0	0	0	40.00%	186	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Equity	10	0	0	0	0	0	40.00%	10	0	0	0	0	40.00%	10	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Securitisation	147	0	0	0	0	0	40.00%	147	0	0	0	0	40.00%	147	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Standardised Total	5,748	392	126	6	22	22	41.39%	5,699	421	245	19	21	96	38.84%	5,559	443	323	9	19	121	37.39%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

	31/12/2023							Baseline Scenario							31/12/2025																																																																																																																																																																																																																																																																																																					
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																															
	(mln EUR, %)																																																																																																																																																																																																																																																																																																																			
UNITED KINGDOM																								Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0.00%	Central governments	26	10	0	0	0	0	40.00%	23	13	0	0	0	40.00%	22	14	0	0	0	0	0	0	40.00%	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	Institutions	17	65	2	0	0	0	11.34%	16	66	0	0	0	0	11.67%	16	63	0	0	0	0	0	11.67%	Corporates	200	183	4	1	2	2	36.31%	205	164	17	1	4	4	36.38%	200	160	20	1	1	7	36.27%	of which: SME	13	0	0	0	0	0	25.23%	13	0	0	0	0	0	25.23%	12	0	0	0	0	0	0	25.23%	Retail	19	1	1	0	0	0	22.34%	19	1	1	0	0	0	22.34%	17	1	1	0	0	0	0	22.34%	of which: SME	1	0	0	0	0	0	28.57%	1	0	0	0	0	0	28.57%	1	0	0	0	0	0	0	28.57%	Secured by mortgages on immovable property	4	0	0	0	0	0	18.75%	3	0	0	0	0	0	18.75%	2	1	0	0	0	0	0	17.62%	of which: SME	4	0	0	0	0	0	40.00%	4	0
Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																														
Central governments	26	10	0	0	0	0	40.00%	23	13	0	0	0	40.00%	22	14	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																														
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																														
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%																																																																																																																																																																																																																																																																																														
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																														
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%																																																																																																																																																																																																																																																																																														
Institutions	17	65	2	0	0	0	11.34%	16	66	0	0	0	0	11.67%	16	63	0	0	0	0	0	11.67%																																																																																																																																																																																																																																																																																														
Corporates	200	183	4	1	2	2	36.31%	205	164	17	1	4	4	36.38%	200	160	20	1	1	7	36.27%																																																																																																																																																																																																																																																																																															
of which: SME	13	0	0	0	0	0	25.23%	13	0	0	0	0	0	25.23%	12	0	0	0	0	0	0	25.23%																																																																																																																																																																																																																																																																																														
Retail	19	1	1	0	0	0	22.34%	19	1	1	0	0	0	22.34%	17	1	1	0	0	0	0	22.34%																																																																																																																																																																																																																																																																																														
of which: SME	1	0	0	0	0	0	28.57%	1	0	0	0	0	0	28.57%	1	0	0	0	0	0	0	28.57%																																																																																																																																																																																																																																																																																														
Secured by mortgages on immovable property	4	0	0	0	0	0	18.75%	3	0	0	0	0	0	18.75%	2	1	0	0	0	0	0	17.62%																																																																																																																																																																																																																																																																																														
of which: SME	4	0	0	0	0	0	40.00%	4	0																																																																																																																																																																																																																																																																																																											



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mli EUR, %)																							
Central banks	105,204	204	0	0	0	0	0.00%	105,204	204	0	0	0	0.00%	105,204	204	0	0	0	0	0	0	0.00%	
Central governments	131,092	15,883	798	0	0	0	40.20%	117,028	18,811	1,463	0	0	46.00%	115,014	20,278	2,022	0	0	0	0	0	0.00%	
Regional governments or local authorities	564	0	0	0	0	0	50.13%	731	0	0	0	0	66.00%	753	0	0	0	0	0	0	0	0.00%	
Public sector entities	372	140	31	0	0	0	33.63%	366	154	51	0	0	31.00%	343	161	66	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Institutions	5,074	5,664	1,774	4	7	0	37.30%	4,933	5,747	2,033	4	4	42.30%	4,772	6,813	2,923	4	4	4	4	4	4	33.20%
Corporates	14,728	6,889	1,063	100	641	612	57.08%	13,641	7,867	1,204	129	341	68.8	12,724	11,029	7,342	2,341	29	222	1,462	1,462	59.30%	
of which: SME	3,012	1,893	577	0	181	266	56.00%	2,824	1,796	800	13	120	50.00%	2,723	1,724	1,003	28	140	82	82	82	51.20%	
Retail	10,816	4,996	486	100	460	346	59.93%	9,817	6,071	404	96	220	98.8	9,001	8,613	2,488	60	202	1,385	1,385	65.00%		
of which: SME	2,658	1,603	362	0	274	352	67.25%	1,454	1,303	505	23	25	25.0	1,363	1,161	808	27	59	389	389	62.20%		
Secured by mortgages on immovable property	37,438	1,071	456	23	116	116	48.50%	36,809	1,059	469	17	31	27.0	35,926	1,059	338	0	0	0	0	0	0	0.00%
of which: SME	133	427	224	0	24	123	58.09%	488	427	222	7	31	187	53.00%	464	461	312	6	24	188	6	24	52.10%
Items associated with particularly high risk	117	94	3	0	3	0	46.31%	113	99	10	0	0	4	42.50%	114	91	18	1	3	0	0	0	0.00%
Covered bonds	245	0	1	0	0	0	24.26%	201	0	1	0	0	0	24.70%	239	10	2	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	1,395	101	2	0	4	0	23.45%	1,311	163	4	0	0	1	24.14%	1,438	254	6	0	0	0	0	0	0.00%
Equity	333	0	0	0	0	0	40.00%	333	0	0	0	0	0	40.00%	333	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	19,350	0	0	0	0	0	39.50%	19,350	0	0	0	0	0	39.5%	19,350	0	0	0	0	0	0	0	0.00%
Standardised Total	236,547	33,214	3,659	497	913	1,024	52.08%	216,054	36,984	5,767	431	817	24.3%	225,894	38,692	7,437	613	383	659	3,712	3,712	47.45%	

Intesa Sanpaolo S.p.A.

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mli EUR, %)																							
Central banks	30,486	0	0	0	0	0	40.00%	30,486	0	0	0	0	0.00%	30,486	0	0	0	0	0	0	0	0	0.00%
Central governments	87,400	13,718	509	193	112	273	40.00%	86,129	16,779	1,110	183	111	68.0	84,000	18,494	1,409	171	94	66	66	66	41.20%	
Regional governments or local authorities	45	21	1	0	2	21	71.72%	29	95	3	0	0	2	65.40%	17	102	4	0	1	2	0	0	0.00%
Public sector entities	22	21	1	0	2	19	49.00%	22	4	0	0	0	2	59.71%	20	13	7	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	682	1,320	159	3	60	38	38.07%	664	1,307	185	3	13	30	35.84%	600	1,282	229	2	2	2	2	2	34.20%
Corporates	5,645	1,824	338	31	30	204	37.11%	5,712	1,864	541	10	20	265	48.50%	5,610	1,246	252	13	63	10	63	36.30%	
of which: SME	231	1,095	255	3	64	105	46.24%	204	1,091	358	7	57	208	49.00%	204	899	325	26	49	26	26	32.50%	
Retail	4,252	641	441	23	110	55	39.9%	4,112	688	335	8	8	10	40.20%	4,022	485	429	8	15	11	11	31.10%	
of which: SME	1,016	140	91	2	16	32	35.20%	957	151	63	0	0	0	35.20%	957	115	116	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	1,139	433	106	3	24	110	53.58%	1,130	407	241	3	23	127	49.57%	1,124	363	240	3	19	14	14	46.1%	
of which: SME	280	293	195	2	23	106	54.75%	253	298	225	2	19	111	51.60%	260	260	262	3	15	10	10	49.18%	
Items associated with particularly high risk	25	25	0	0	0	0	37.50%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	36	0	0	0	0	0	21.90%	36	0	0	0	0	0	21.84%	36	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	145	12	1	0	0	0	21.39%	135	21	1	0	0	0	21.48%	127	28	2	0	0	0	0	0	0.00%
Equity	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	16,409	0	0	0	0	0	39.53%	16,409	0	0	0	0	0	39.53%	16,409	0	0	0	0	0	0	0	0.00%
Standardised Total	208,749	18,124	1,530	231	228	726	47.42%	204,788	23,219	2,456	211	226	1,048	48.67%	202,189	22,466	3,407	203	192	1,281	1,281	49.25%	

ITALY

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mli EUR, %)																							
Central banks	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	0	0	0	0.00%
Central governments	181	1	1	0	0	0	40.00%	179	1	1	0	0	0	40.00%	179	2	2	0	0	0	0	0	0.00%
Regional governments or local authorities	118	13	0	0	0	0	40.00%	116	14	1	0	0	0	40.00%	114	15	1	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	0	0	0.00%
Corporates	497	69	30	0	2	17	58.30%	374	92	43	0	0	21	54.48%	347	107	4	0	0	0	0	0	0.00%
of which: SME	259	54	24	2	1	17	58.23%	232	68	41	1	0	10	53.60%	211	77	52	1	4	2	2	52.3%	
Retail	254	64	46	4	11	39	63.30%	229	101	63	0	0	10	79.17%	204	109	78	4	0	0	0	0	0.00%
of which: SME	112	44	35	4	8	28	81.88%	107	77														



2023 EU-wide Stress Test: Credit risk COVID-19 IRB
Intesa Sanpaolo S.p.A.

		Public guarantees - Adverse Scenario																
		31/12/2023								31/12/2024								
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	
Intesa Sanpaolo S.p.A.	Central banks																	
	Central governments																	
	Institutions																	
	Corporates	18,331	15,315	3,111	2,800	520	389	61	50	261	50%	18,331	15,315	3,111	2,800	520	389	
	- Coronavirus - OF which: Securitised Landings																	
	- Coronavirus - OF which: SME	7,241	5,938	881	813	228	201	17	10	110	67%	7,241	5,938	881	813	228	201	17
	- Retail - Secured on real estate assets																	
	- Retail - Secured on real estate assets - OF which: SME																	
	- Retail - Secured on real estate assets - OF which: non-SME																	
	- Retail - Qualitative Reserves																	
	- Retail - Other Retail																	
	- Retail - Other Retail - OF which: SME																	
- Retail - Other Retail - OF which: non-SME																		
Securities																		
Securitisation																		
Other non-credit obligation assets																		
IRB TOTAL	26,807	23,313	4,890	3,792	811	683	81	70	461	69.6%	26,807	23,313	4,890	3,792	811	683	81	

		Public guarantees - Adverse Scenario																
		31/12/2023								31/12/2024								
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	
ITALY	Central banks																	
	Central governments																	
	Institutions																	
	Corporates	18,601	15,315	3,872	2,800	520	389	61	50	261	50%	17,626	14,717	3,058	2,301	356	258	61
	- Coronavirus - OF which: Securitised Landings																	
	- Coronavirus - OF which: SME	7,500	5,938	881	813	228	201	14	7	110	67%	7,222	5,588	1,183	1,100	334	306	15
	- Retail - Secured on real estate assets																	
	- Retail - Secured on real estate assets - OF which: SME																	
	- Retail - Secured on real estate assets - OF which: non-SME																	
	- Retail - Qualitative Reserves																	
	- Retail - Other Retail																	
	- Retail - Other Retail - OF which: SME																	
- Retail - Other Retail - OF which: non-SME																		
Securities																		
Securitisation																		
Other non-credit obligation assets																		
IRB TOTAL	26,940	23,104	4,832	3,792	811	683	81	67	397	6%	25,400	22,200	5,743	4,548	1,440	881	60	

		Public guarantees - Adverse Scenario																
		31/12/2023								31/12/2024								
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	
SLOVAKIA	Central banks																	
	Central governments																	
	Institutions																	
	Corporates	111	0	40	0	0	0	0	0	0	0%	111	0	41	0	0	0	0
	- Coronavirus - OF which: Securitised Landings																	
	- Coronavirus - OF which: SME	21	0	10	0	0	0	0	0	0	0%	20	0	10	0	0	0	0
	- Retail - Secured on real estate assets																	
	- Retail - Secured on real estate assets - OF which: SME																	
	- Retail - Secured on real estate assets - OF which: non-SME																	
	- Retail - Qualitative Reserves																	
	- Retail - Other Retail																	
	- Retail - Other Retail - OF which: SME																	
- Retail - Other Retail - OF which: non-SME																		
Securities																		
Securitisation																		
Other non-credit obligation assets																		
IRB TOTAL	117	0	50	0	0	0	0	0	0	0%	116	0	61	0	0	0	0	

		Public guarantees - Adverse Scenario																
		31/12/2023								31/12/2024								
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	
UNITED STATES	Central banks																	
	Central governments																	
	Institutions																	
	Corporates	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0
	- Coronavirus - OF which: Securitised Landings																	
	- Coronavirus - OF which: SME																	
	- Retail - Secured on real estate assets																	
	- Retail - Secured on real estate assets - OF which: SME																	
	- Retail - Secured on real estate assets - OF which: non-SME																	
	- Retail - Qualitative Reserves																	
	- Retail - Other Retail																	
	- Retail - Other Retail - OF which: SME																	
- Retail - Other Retail - OF which: non-SME																		
Securities																		
Securitisation																		
Other non-credit obligation assets																		
IRB TOTAL	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	



2023 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

		(mln EUR)						
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	25,616						
	SEC-SA	16,612						
	SEC-ERBA	354						
	SEC-IAA	0						
	Total	42,581						
REA	SEC-IRBA	6,074	6,482	7,240	8,139	6,909	8,397	10,410
	SEC-SA	4,531	4,810	5,305	5,843	5,147	6,063	7,213
	SEC-ERBA	497	519	570	615	613	816	1,045
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
Total	11,103	11,812	13,115	14,597	12,669	15,276	18,669	
Impairments	Total banking book others than assessed at fair value		4	8	8	32	26	28



2023 EU-wide Stress Test: Risk exposure amounts

Intesa Sanpaolo S.p.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	259,626	260,334	261,637	263,119	261,191	265,032	275,933
Risk exposure amount for securitisations and re-securitisations	11,103	11,812	13,115	14,597	12,669	15,276	18,669
Risk exposure amount other credit risk	248,523	248,523	248,523	248,523	248,523	249,755	257,264
Risk exposure amount for market risk	10,579	10,579	10,579	10,579	12,485	14,256	13,102
Risk exposure amount for operational risk	25,486	25,486	25,486	25,486	28,799	28,799	28,799
Other risk exposure amounts	148	148	148	148	148	148	572
Total risk exposure amount	295,839	296,548	297,851	299,332	302,623	308,235	318,405
Total Risk exposure amount (transitional)	295,443	296,548	297,851	299,332	302,623	308,235	318,405
Total Risk exposure amount (fully loaded)	295,839	296,548	297,851	299,332	302,623	308,235	318,405

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

		(min EUR, %)		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS				56,360	57,699	59,305	60,640	47,691	49,591	50,938
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				40,772	41,577	43,097	44,449	31,337	33,232	34,540
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				36,553	36,553	36,553	36,553	36,553	36,553	36,553
A.1.1.1	of which: CET1 instruments subscribed by Government				0	0	0	0	0	0	0
A.1.2	Retained earnings				20,229	22,226	24,224	26,136	18,795	20,323	21,998
A.1.3	Accumulated other comprehensive income				-2,635	-2,635	-2,635	-2,635	-6,943	-6,943	-6,943
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves				-503	-503	-503	-503	-3,730	-3,730	-3,730
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]				-239	-239	-239	-239	-329	-329	-329
A.1.3.3	Other OCI contributions				-1,893	-1,893	-1,893	-1,893	-2,885	-2,885	-2,885
A.1.4	Other Reserves				-3,265	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265
A.1.5	Funds for general banking risk				0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital				0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters				149	149	149	149	-127	-127	-127
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)				-201	-201	-201	-201	-462	-462	-462
A.1.7.2	Cash flow hedge reserve				365	365	365	365	349	349	349
A.1.7.3	Other adjustments				-15	-15	-15	-15	-15	-15	-15
A.1.8	(-) Intangible assets (including Goodwill)				-8,201	-8,162	-7,996	-7,667	-8,162	-7,996	-7,667
A.1.8.1	of which: Goodwill (-)				-4,252	-4,252	-4,252	-4,252	-4,252	-4,252	-4,252
A.1.8.2	of which: Software assets (-)				-1,357	-1,369	-1,253	-973	-1,369	-1,253	-973
A.1.8.3	of which: Other intangible assets (-)				-2,592	-2,541	-2,492	-2,443	-2,541	-2,492	-2,443
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs				-2,154	-2,154	-2,154	-2,154	-2,804	-2,205	-2,187
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses				-240	-253	-263	-272	-228	-237	-247
A.1.11	(-) Defined benefit pension fund assets				0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital				0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital				0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-62	-62	-62	-62	-62	-62	-62	-62
	A.1.14.1	of which: from securitisation positions (-)		-62	-62	-62	-62	-62	-62	-62	-62
	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	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-1,618	-1,396	-1,225
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-26	-90	-412	-980	-73	-370	-932
	A.1.18B	(-) Minimum value commitment shortfalls			0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges			0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013			0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other			-330	-729	-1,042	-1,354	-729	-1,042	-1,354
	A.1.21	Amount subject to IFRS 9 transitional arrangements			-2,986	-2,986	-2,986	-2,986	-2,986	-2,986	-2,986
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		4,305	4,305	4,305	4,305	4,305	4,305	4,305	4,305
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			1,318	1,318	1,318	1,318	1,318	1,318	1,318
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	0	0	0	0
	A.1.22	Transitional adjustments			753	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			753	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			747	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			7	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,207	7,207	7,207	7,207	7,207	7,207	7,207
	A.2.1	Additional Tier 1 Capital instruments		7,207	7,207	7,207	7,207	7,207	7,207	7,207
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		47,979	48,784	50,304	51,656	38,544	40,439	41,747
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,381	8,914	9,001	8,984	9,148	9,152	9,190
	A.4.1	Tier 2 Capital instruments		8,307	8,307	8,307	8,307	8,307	8,307	8,307
	A.4.2	Other Tier 2 Capital components and deductions		820	607	693	677	840	845	883
	A.4.3	Tier 2 transitional adjustments		-747	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-747	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		295,839	296,548	297,851	299,332	302,623	308,235	318,405
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		-396	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		13.80%	14.02%	14.47%	14.85%	10.36%	10.78%	10.85%
	C.2	Tier 1 Capital ratio		16.24%	16.45%	16.89%	17.26%	12.74%	13.12%	13.11%
	C.3	Total Capital ratio		19.08%	19.46%	19.91%	20.26%	15.76%	16.09%	16.00%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		40,019	41,577	43,097	44,449	31,337	33,232	34,540
	D.2	TIER 1 CAPITAL (fully loaded)		47,226	48,784	50,304	51,656	38,544	40,439	41,747
	D.3	TOTAL CAPITAL (fully loaded)		56,353	57,699	59,305	60,640	47,691	49,591	50,938

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		13.53%	14.02%	14.47%	14.85%	10.36%	10.78%	10.85%
	E.2	Tier 1 Capital ratio		15.96%	16.45%	16.89%	17.26%	12.74%	13.12%	13.11%
	E.3	Total Capital ratio		19.05%	19.46%	19.91%	20.26%	15.76%	16.09%	16.00%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		855,282	855,282	855,282	855,282	855,282	855,282	855,282
	H.2	Total leverage ratio exposures (fully loaded)		854,738	854,738	854,738	854,738	854,738	854,738	854,738
	H.3	Leverage ratio (transitional)		5.61%	5.70%	5.88%	6.04%	4.51%	4.73%	4.88%
	H.4	Leverage ratio (fully loaded)		5.53%	5.71%	5.89%	6.04%	4.51%	4.73%	4.88%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.33%	3.33%	3.33%	3.33%	3.33%	3.33%	3.33%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.79%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%
	R.1.1	of which: CET1		1.01%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%
	R.1.2	of which: AT1		0.33%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.79%	9.72%	9.72%	9.72%	9.72%	9.72%	9.72%
	R.2.1	of which: CET1		5.51%	5.47%	5.47%	5.47%	5.47%	5.47%	5.47%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.12%	13.05%	13.05%	13.05%	13.05%	13.05%	13.05%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.84%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		39,611						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		295,154						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		13.42%						



2023 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Net interest income	9,585	11,335	12,180	11,731	8,560	9,514	9,466
Interest income	13,177	26,451	27,051	25,298	34,292	35,440	32,376
Interest expense	-3,591	-15,116	-14,871	-13,566	-25,732	-24,001	-21,437
Dividend income	225	225	225	225	169	169	169
Net fee and commission income	8,969	8,861	8,784	8,716	7,273	7,583	7,891
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,502	702	702	702	-1,138	281	281
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-155		
Other operating income not listed above, net	26	936	936	936	1,150	925	925
Total operating income, net	20,308	22,060	22,827	22,310	15,859	18,471	18,732
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,703	-633	-1,332	-1,107	-4,413	-2,914	-2,825
Other income and expenses not listed above, net	-11,604	-11,866	-11,927	-12,044	-13,459	-13,339	-13,479
Profit or (-) loss before tax from continuing operations	6,001	9,561	9,568	9,160	-2,013	2,218	2,428
Tax expenses or (-) income related to profit or loss from continuing operations	-1,621	-2,868	-2,870	-2,748	604	-665	-729
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	4,379	6,693	6,698	6,412	-1,409	1,553	1,700
Amount of dividends paid and minority interests after MDA-related adjustments	3,073	4,696	4,700	4,499	25	25	25
Attributable to owners of the parent net of estimated dividends	1,306	1,996	1,998	1,913	-1,434	1,528	1,675
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

Intesa Sanpaolo S.p.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0