2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	7,717	8,505	8,282	8,142	7,516	7,551	7,432
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	832	602	602	602	-435	363	360
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
4	**Profit or (-) loss for the year**	**3,326**	**2,921**	**3,908**	**3,950**	**-4,416**	**-123**	**-121**
5	Coverage ratio: non-performing exposure (%)	48.64%	47.78%	44.58%	42.71%	50.64%	46.15%	42.90%
6	Common Equity Tier 1 capital	51,070	50,895	51,776	52,875	38,182	36,211	34,459
7	Total Risk exposure amount (all transitional adjustments included)	347,071	349,119	349,884	351,182	358,820	364,307	367,349
8	**Common Equity Tier 1 ratio, %**	**14.71%**	**14.58%**	**14.80%**	**15.06%**	**10.64%**	**9.94%**	**9.38%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**14.04%**	**14.10%**	**14.56%**	**15.06%**	**10.06%**	**9.66%**	**9.38%**
10	Tier 1 capital	58,556	58,381	59,262	60,361	45,668	43,697	41,945
11	Total leverage ratio exposures	814,646	814,646	814,646	814,646	814,646	814,646	814,646
12	**Leverage ratio, %**	**7.19%**	**7.17%**	**7.27%**	**7.41%**	**5.61%**	**5.36%**	**5.15%**
13	**Fully loaded leverage ratio, %**	**6.94%**	**7.00%**	**7.20%**	**7.43%**	**5.36%**	**5.25%**	**5.16%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]		7,480	7,480	7,480	7,480	7,480	7,480
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	**IFRS 9 transitional arrangements?**	Yes (static only)

18	**New definition of default?**	Yes

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
1	Intesa Sanpaolo S.p.A.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		**Central governments**	0	0	0	0	0	0	0	0	122	7	1	0	0	0	0.00%
3		**Institutions**	29,725	406	0	0	14,120	101	0	0	15,825	5,740	406	18	39	160	39.33%
4		**Corporates**	192,355	16,811	1,309	35	107,053	4,088	1,004	0	136,259	40,314	14,262	406	1,131	7,336	51.44%
5		Corporates - Of Which: Specialised Lending	12,103	1,074	0	0	7,946	245	0	0	9,746	1,497	1,076	112	137	467	43.38%
6		Corporates - Of Which: SME	44,280	9,088	432	27	27,214	2,261	315	0	29,563	10,854	7,777	115	495	4,129	53.09%
7		**Retail**	165,702	8,748	0	0	33,108	2,092	0	0	132,501	20,630	5,109	143	650	2,036	39.84%
8		**Retail - Secured on real estate property**	130,382	4,583	0	0	23,259	1,520	0	0	107,449	13,302	3,085	75	389	833	26.99%
9		Retail - Secured on real estate property - Of Which: SME	7,397	1,114	0	0	1,887	278	0	0	4,213	2,002	721	9	82	243	33.66%
10		Retail - Secured on real estate property - Of Which: non-SME	122,985	3,468	0	0	21,372	1,242	0	0	103,236	11,300	2,364	66	307	590	24.96%
11		**Retail - Qualifying Revolving**	1,900	7	0	0	290	1	0	0	621	940	2	1	5	1	34.04%
12		**Retail - Other Retail**	33,420	4,158	0	0	9,559	570	0	0	24,431	6,388	2,022	67	257	1,202	59.46%
13		Retail - Other Retail - Of Which: SME	11,862	2,618	0	0	3,207	403	0	0	7,679	2,704	1,175	36	105	747	63.53%
14		Retail - Other Retail - Of Which: non-SME	21,557	1,540	0	0	6,352	168	0	0	16,752	3,684	846	31	152	455	53.81%
15		**Equity**	9,285	112			31,659	0			5,067	1	65	0	0	0	0.00%
16		**Securitisation**															
17		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
18		**IRB TOTAL**	**397,066**	**26,077**	**1,309**	**35**	**185,940**	**6,281**	**1,004**	**0**	**289,775**	**66,693**	**19,842**	**567**	**1,820**	**9,531**	**48.04%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
19	ITALY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
20		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
21		**Institutions**	17,155	322	0	0	6,987	81	0	0	9,008	5,275	322	6	36	142	44.05%
22		**Corporates**	138,904	16,318	0	1	75,293	3,929	0	0	98,730	26,948	13,788	243	920	7,056	51.17%
23		Corporates - Of Which: Specialised Lending	7,253	910	0	0	4,264	211	0	0	5,711	1,100	928	35	76	363	39.08%
24		Corporates - Of Which: SME	42,369	9,029	0	1	25,888	2,212	0	0	27,811	10,558	7,715	105	491	4,086	52.97%
25		**Retail**	156,500	8,622	0	0	32,076	1,995	0	0	123,696	20,256	4,982	127	638	1,986	39.86%
26		**Retail - Secured on real estate property**	121,555	4,477	0	0	22,386	1,456	0	0	98,942	13,001	2,977	64	380	796	26.74%
27		Retail - Secured on real estate property - Of Which: SME	7,365	1,113	0	0	1,866	275	0	0	4,189	1,994	719	8	81	242	33.59%
28		Retail - Secured on real estate property - Of Which: non-SME	114,190	3,364	0	0	20,519	1,180	0	0	94,753	11,007	2,258	56	298	554	24.56%
29		**Retail - Qualifying Revolving**	1,899	7	0	0	290	1	0	0	620	940	2	1	5	1	34.05%
30		**Retail - Other Retail**	33,046	4,138	0	0	9,400	538	0	0	24,134	6,315	2,003	61	254	1,189	59.38%
31		Retail - Other Retail - Of Which: SME	11,571	2,604	0	0	3,061	371	0	0	7,452	2,643	1,161	31	102	737	63.50%
32		Retail - Other Retail - Of Which: non-SME	21,475	1,534	0	0	6,339	167	0	0	16,682	3,672	842	31	152	452	53.69%
33		**Equity**	8,659	112			29,882	0			4,847	1	65	0	0	0	0.00%
34		**Securitisation**															
35		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
36		**IRB TOTAL**	**321,219**	**25,374**	**0**	**1**	**148,237**	**6,005**	**0**	**0**	**236,281**	**52,480**	**19,157**	**375**	**1,594**	**9,183**	**47.94%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
37	SLOVAKIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
38		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
40		**Corporates**	3,937	64	566	4	2,650	60	434	0	4,161	325	68	70	10	48	70.21%
41		Corporates - Of Which: Specialised Lending	1,038	5	0	0	985	0	0	0	993	45	5	60	6	5	100.58%
42		Corporates - Of Which: SME	1,590	52	257	4	987	47	191	0	1,677	167	56	7	3	39	69.07%
43		**Retail**	8,460	104	0	0	890	90	0	0	8,140	320	104	15	11	43	41.32%
44		**Retail - Secured on real estate property**	8,172	92	0	0	746	59	0	0	7,913	259	92	10	8	34	37.17%
45		Retail - Secured on real estate property - Of Which: SME	31	1	0	0	20	2	0	0	23	7	1	1	0	1	68.54%
46		Retail - Secured on real estate property - Of Which: non-SME	8,141	90	0	0	726	57	0	0	7,890	251	90	10	7	33	36.74%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48		**Retail - Other Retail**	288	13	0	0	144	32	0	0	227	61	13	5	3	9	71.59%
49		Retail - Other Retail - Of Which: SME	288	13	0	0	144	32	0	0	227	61	13	5	3	9	71.59%
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		**Equity**	0	0			0	0			0	0	0	0	0	0	-
52		**Securitisation**															
53		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
54		**IRB TOTAL**	**12,398**	**168**	**566**	**4**	**3,541**	**150**	**434**	**0**	**12,302**	**644**	**172**	**86**	**20**	**91**	**52.74%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
55	UNITED STATES	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
56		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
57		**Institutions**	835	0	0	0	458	0	0	0	521	57	0	0	0	0	-
58		**Corporates**	8,088	20	0	0	3,243	5	0	0	5,228	2,391	20	13	35	7	36.10%
59		Corporates - Of Which: Specialised Lending	509	0	0	0	257	0	0	0	417	65	0	1	2	0	-
60		Corporates - Of Which: SME	21	0	0	0	14	0	0	0	17	5	0	0	0	0	100.00%
61		**Retail**	51	0	0	0	8	0	0	0	49	1	0	0	0	0	28.64%
62		**Retail - Secured on real estate property**	49	0	0	0	8	0	0	0	47	1	0	0	0	0	17.62%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	49	0	0	0	8	0	0	0	47	1	0	0	0	0	17.62%
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		**Retail - Other Retail**	2	0	0	0	0	0	0	0	2	0	0	0	0	0	56.62%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82.84%
68		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	56.55%
69		**Equity**	117	0			256	0			0	0	0	0	0	0	-
70		**Securitisation**															
71		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
72		**IRB TOTAL**	**9,091**	**21**	**0**	**0**	**3,965**	**5**	**0**	**0**	**5,798**	**2,449**	**21**	**13**	**35**	**7**	**36.00%**

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
73	CROATIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
75		**Institutions**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	99.90%
76		**Corporates**	149	0	12	0	80	0	11	0	66	37	0	0	1	0	-
77		Corporates - Of Which: Specialised Lending	56	0	0	0	23	0	0	0	35	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.38%
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
84		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.38%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57.49%
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.37%
87		**Equity**	0	0			0	0			0	0	0	0	0	0	-
88		**Securitisation**															
89		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
90		**IRB TOTAL**	**150**	**0**	**12**	**0**	**80**	**0**	**11**	**0**	**67**	**37**	**0**	**0**	**1**	**0**	**57.95%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
91	SPAIN	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		**Institutions**	606	0	0	0	214	0	0	0	128	32	0	0	0	0	90.13%
94		**Corporates**	3,603	2	0	0	1,998	1	0	0	2,910	495	2	4	13	2	68.27%
95		Corporates - Of Which: Specialised Lending	154	0	0	0	71	0	0	0	128	0	0	1	0	0	-
96		Corporates - Of Which: SME	7	0	0	0	5	0	0	0	7	1	0	0	0	0	-
97		**Retail**	9	1	0	0	2	0	0	0	7	1	1	0	0	0	48.28%
98		**Retail - Secured on real estate property**	8	0	0	0	1	0	0	0	7	1	0	0	0	0	49.85%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	7	1	0	0	0	0	49.85%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		**Retail - Other Retail**	0	1	0	0	0	0	0	0	0	0	1	0	0	0	48.21%
103		Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	0	0	0	0	1	0	0	0	47.47%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.72%
105		**Equity**	0	0			0	0			0	0	0	0	0	0	-
106		**Securitisation**															
107		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
108		**IRB TOTAL**	**4,218**	**4**	**0**	**0**	**2,214**	**1**	**0**	**0**	**3,045**	**528**	**3**	**4**	**13**	**2**	**63.18%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
109	SERBIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
111		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99.90%
112		**Corporates**	179	0	0	0	115	0	0	0	121	49	0	2	4	0	-
113		Corporates - Of Which: Specialised Lending	75	0	0	0	47	0	0	0	17	49	0	2	4	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		**Retail**	25	0	0	0	4	0	0	0	23	1	0	0	0	0	72.97%
116		**Retail - Secured on real estate property**	24	0	0	0	4	0	0	0	23	1	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	24	0	0	0	4	0	0	0	23	1	0	0	0	0	-
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72.97%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76.92%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72.90%
123		**Equity**	0	0			0	0			0	0	0	0	0	0	-
124		**Securitisation**															
125		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
126		**IRB TOTAL**	**203**	**0**	**0**	**0**	**119**	**0**	**0**	**0**	**144**	**50**	**0**	**2**	**4**	**0**	**87.64%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
127	FRANCE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		**Institutions**	3,021	0	0	0	556	0	0	0	703	55	0	0	0	0	3.74%
130		**Corporates**	3,068	60	0	0	1,567	14	0	0	2,010	322	60	2	2	5	8.62%
131		Corporates - Of Which: Specialised Lending	60	0	0	0	19	0	0	0	58	0	0	0	0	0	-
132		Corporates - Of Which: SME	4	0	0	0	3	0	0	0	3	1	0	0	0	0	-
133		**Retail**	27	1	0	0	6	0	0	0	24	2	1	0	0	0	51.67%
134		**Retail - Secured on real estate property**	25	1	0	0	5	0	0	0	23	2	1	0	0	0	43.64%
135		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	25	1	0	0	5	0	0	0	22	2	1	0	0	0	43.64%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
138		**Retail - Other Retail**	2	1	0	0	0	0	0	0	1	0	0	0	0	0	74.73%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	0	0	1	0	0	0	0	0	74.73%
141		**Equity**	0	0			0	0			0	0	0	0	0	0	-
142		**Securitisation**															
143		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
144		**IRB TOTAL**	**6,116**	**62**	**0**	**0**	**2,129**	**15**	**0**	**0**	**2,737**	**379**	**61**	**2**	**2**	**6**	**9.11%**

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
145	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
147		**Institutions**	759	0	0	0	133	0	0	0	100	48	0	0	0	0	-
148		**Corporates**	4,121	0	0	0	2,433	0	0	0	2,430	1,468	0	13	26	0	43.72%
149		Corporates - Of Which: Specialised Lending	417	0	0	0	158	0	0	0	376	6	0	2	0	0	-
150		Corporates - Of Which: SME	2	0	0	0	2	0	0	0	1	1	0	0	0	0	-
151		**Retail**	144	3	0	0	24	1	0	0	137	6	3	0	0	1	23.46%
152		**Retail - Secured on real estate property**	112	3	0	0	20	1	0	0	105	6	3	0	0	1	22.41%
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	111	3	0	0	20	1	0	0	105	6	3	0	0	1	22.41%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		**Retail - Other Retail**	32	0	0	0	4	0	0	0	32	0	0	0	0	0	61.93%
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71.14%
158		Retail - Other Retail - Of Which: non-SME	32	0	0	0	4	0	0	0	32	0	0	0	0	0	61.80%
159		**Equity**	0	0			0	0			0	0	0	0	0	0	-
160		**Securitisation**															
161		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**5,024**	**4**	**0**	**0**	**2,589**	**1**	**0**	**0**	**2,667**	**1,522**	**3**	**13**	**26**	**1**	**24.59%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
163	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		**Institutions**	347	0	0	0	220	0	0	0	330	0	0	1	0	0	-
166		**Corporates**	4,054	26	0	0	2,258	1	0	0	2,884	965	0	5	12	0	0.00%
167		Corporates - Of Which: Specialised Lending	144	21	0	0	67	0	0	0	141	0	0	1	0	0	-
168		Corporates - Of Which: SME	103	0	0	0	163	0	0	0	5	99	0	1	1	0	-
169		**Retail**	15	0	0	0	3	0	0	0	14	1	0	0	0	0	69.25%
170		**Retail - Secured on real estate property**	14	0	0	0	3	0	0	0	13	0	0	0	0	0	14.42%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	3	0	0	0	13	0	0	0	0	0	14.42%
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
174		**Retail - Other Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	98.30%
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98.34%
176		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	68.57%
177		**Equity**	6	0			23	0			0	0	0	0	0	0	0.00%
178		**Securitisation**															
179		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**4,422**	**26**	**0**	**0**	**2,504**	**1**	**0**	**0**	**3,229**	**965**	**0**	**6**	**12**	**0**	**69.25%**

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

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
1	Intesa Sanpaolo S.p.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		**Central governments**	122	7	1	0	0	0	40.00%	122	7	1	0	0	0	40.00%	122	7	1	0	0	0	40.00%
3		**Institutions**	15,530	5,866	575	16	46	311	54.05%	15,471	5,754	746	13	45	339	45.38%	15,379	5,690	902	13	44	362	40.15%
4		**Corporates**	142,757	30,182	17,895	438	693	9,262	51.76%	144,871	25,516	20,448	359	538	10,149	49.63%	145,174	23,182	22,479	357	461	10,860	48.31%
5		Corporates - Of Which: Specialised Lending	9,156	1,685	1,477	82	117	733	49.58%	8,702	1,739	1,878	76	108	864	46.01%	8,277	1,798	2,244	72	104	989	44.10%
6		Corporates - Of Which: SME	30,972	8,276	8,947	155	267	5,066	56.62%	31,821	6,496	9,877	124	187	5,417	54.84%	32,094	5,520	10,580	125	147	5,684	53.72%
7		**Retail**	134,920	16,148	7,172	153	398	2,631	36.68%	136,593	12,884	8,764	125	287	3,006	34.31%	137,456	10,833	9,952	126	234	3,291	33.07%
8		**Retail - Secured on real estate property**	109,546	9,909	4,382	71	204	1,117	25.49%	110,827	7,670	5,339	55	141	1,282	24.00%	111,615	6,201	6,019	56	109	1,399	23.23%
9		Retail - Secured on real estate property - Of Which: SME	4,283	1,678	975	15	67	348	35.67%	4,309	1,435	1,192	13	57	389	32.61%	4,300	1,262	1,374	13	49	423	30.82%
10		Retail - Secured on real estate property - Of Which: non-SME	105,263	8,231	3,407	55	137	769	22.57%	106,519	6,234	4,147	42	83	893	21.53%	107,316	4,939	4,646	42	59	975	20.99%
11		**Retail - Qualifying Revolving**	857	649	58	3	11	22	37.59%	1,021	447	95	2	8	36	37.56%	1,099	345	120	3	6	45	37.52%
12		**Retail - Other Retail**	24,518	5,591	2,732	80	182	1,492	54.63%	24,745	4,767	3,329	68	138	1,689	50.74%	24,742	4,287	3,813	67	119	1,847	48.45%
13		Retail - Other Retail - Of Which: SME	7,608	2,396	1,554	41	79	878	56.49%	7,530	2,141	1,887	36	65	982	52.06%	7,437	1,948	2,173	35	58	1,072	49.31%
14		Retail - Other Retail - Of Which: non-SME	16,910	3,195	1,178	40	104	615	52.17%	17,215	2,626	1,442	32	72	707	49.00%	17,305	2,338	1,640	32	61	776	47.31%
15		**Equity**	5,021	17	96	10	0	45	46.69%	4,984	23	126	8	0	54	43.21%	4,955	28	151	8	0	63	41.38%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		**IRB TOTAL**	**298,350**	**52,220**	**25,739**	**617**	**1,137**	**12,249**	**47.59%**	**302,041**	**44,184**	**30,085**	**505**	**870**	**13,549**	**45.03%**	**303,085**	**39,739**	**33,486**	**503**	**739**	**14,576**	**43.53%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
19	ITALY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		**Institutions**	8,872	5,280	453	9	43	263	58.12%	8,937	5,079	588	7	41	281	47.72%	8,939	4,949	717	7	40	296	41.36%
22		**Corporates**	100,703	22,471	16,293	347	557	8,580	52.66%	102,510	18,578	18,378	279	422	9,310	50.66%	102,817	16,646	20,003	279	355	9,882	49.40%
23		Corporates - Of Which: Specialised Lending	5,402	1,165	1,173	42	64	574	48.93%	5,175	1,153	1,411	37	58	648	45.95%	4,951	1,167	1,621	36	57	717	44.22%
24		Corporates - Of Which: SME	29,196	8,017	8,870	154	264	5,018	56.57%	30,034	6,260	9,790	123	185	5,365	54.81%	30,302	5,298	10,483	124	145	5,629	53.70%
25		**Retail**	126,170	15,762	7,002	151	391	2,574	36.75%	127,881	12,501	8,553	123	281	2,943	34.41%	128,771	10,459	9,704	124	228	3,222	33.21%
26		**Retail - Secured on real estate property**	101,085	9,597	4,238	69	200	1,075	25.37%	102,402	7,358	5,159	54	136	1,236	23.95%	103,215	5,898	5,807	54	105	1,349	23.23%
27		Retail - Secured on real estate property - Of Which: SME	4,259	1,669	973	15	67	347	35.62%	4,286	1,427	1,189	13	57	387	32.57%	4,277	1,254	1,371	13	49	422	30.78%
28		Retail - Secured on real estate property - Of Which: non-SME	96,826	7,928	3,264	54	133	728	22.31%	98,116	5,931	3,970	41	79	848	21.37%	98,938	4,643	4,436	41	55	927	20.90%
29		**Retail - Qualifying Revolving**	855	649	58	3	11	22	37.59%	1,020	447	95	2	8	36	37.56%	1,098	344	120	3	6	45	37.52%
30		**Retail - Other Retail**	24,230	5,516	2,707	79	180	1,477	54.57%	24,458	4,696	3,298	67	136	1,672	50.68%	24,458	4,217	3,777	67	117	1,828	48.40%
31		Retail - Other Retail - Of Which: SME	7,389	2,332	1,534	40	77	866	56.45%	7,314	2,079	1,863	35	64	969	52.02%	7,223	1,888	2,145	35	57	1,057	49.27%
32		Retail - Other Retail - Of Which: non-SME	16,840	3,183	1,172	40	103	611	52.10%	17,145	2,617	1,435	32	72	703	48.95%	17,235	2,329	1,632	32	61	772	47.27%
33		**Equity**	4,802	16	95	9	0	45	46.78%	4,766	22	125	8	0	54	43.31%	4,738	26	149	8	0	62	41.46%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**240,547**	**43,528**	**23,843**	**516**	**991**	**11,461**	**48.07%**	**244,094**	**36,180**	**27,644**	**418**	**744**	**12,587**	**45.53%**	**245,265**	**32,080**	**30,573**	**418**	**623**	**13,462**	**44.03%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
37	SLOVAKIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		**Institutions**	0	0	0	0	0	0	19.89%	0	0	0	0	0	0	19.89%	0	0	0	0	0	0	19.89%
40		**Corporates**	4,047	390	117	16	8	68	58.34%	3,986	403	165	16	7	87	52.58%	3,937	404	213	15	6	105	49.50%
41		Corporates - Of Which: Specialised Lending	967	35	42	15	5	21	50.62%	938	28	77	14	4	36	47.47%	909	24	110	14	3	51	46.31%
42		Corporates - Of Which: SME	1,671	167	63	1	2	42	66.39%	1,664	167	70	1	1	44	62.80%	1,657	167	77	1	1	46	60.12%
43		**Retail**	8,082	341	141	2	6	48	34.15%	8,041	345	177	2	5	53	30.00%	8,012	341	212	2	5	58	27.44%
44		**Retail - Secured on real estate property**	7,863	278	123	1	4	37	30.34%	7,825	283	155	1	4	41	26.32%	7,798	280	186	1	4	44	23.84%
45		Retail - Secured on real estate property - Of Which: SME	22	8	2	0	0	1	54.75%	22	8	2	0	0	1	48.33%	21	8	3	0	0	1	44.26%
46		Retail - Secured on real estate property - Of Which: non-SME	7,840	270	122	1	4	36	29.98%	7,803	275	153	1	4	40	25.99%	7,777	222	183	1	4	43	23.52%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	29.82%	0	0	0	0	0	0	29.49%	0	0	0	0	0	0	29.32%
48		**Retail - Other Retail**	219	64	18	1	2	11	60.71%	216	62	22	1	1	12	55.95%	214	61	26	1	1	14	53.09%
49		Retail - Other Retail - Of Which: SME	219	64	18	1	2	11	60.71%	216	62	22	1	1	12	55.95%	214	61	26	1	1	14	53.09%
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	30.66%	0	0	0	0	0	0	30.73%	0	0	0	0	0	0	30.79%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**12,129**	**731**	**258**	**18**	**14**	**116**	**45.12%**	**12,028**	**748**	**343**	**17**	**12**	**140**	**40.89%**	**11,949**	**745**	**424**	**17**	**11**	**163**	**38.50%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
55	UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		**Institutions**	519	56	4	1	0	2	54.06%	513	59	6	1	0	3	53.63%	507	63	8	1	0	5	53.46%
58		**Corporates**	6,296	1,078	266	13	19	91	34.40%	6,333	969	337	11	17	116	34.31%	6,348	896	396	11	15	136	34.39%
59		Corporates - Of Which: Specialised Lending	398	68	17	4	3	5	33.16%	375	73	34	3	4	11	33.29%	352	80	50	3	4	17	33.84%
60		Corporates - Of Which: SME	17	3	1	0	0	1	46.55%	16	3	2	0	0	1	46.55%	16	3	2	0	0	1	46.54%
61		**Retail**	48	2	1	0	0	0	22.54%	48	2	1	0	0	0	20.64%	48	2	1	0	0	0	19.85%
62		**Retail - Secured on real estate property**	47	1	0	0	0	0	16.27%	46	1	1	0	0	0	16.01%	46	1	1	0	0	0	15.93%
63		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	-
64		Retail - Secured on real estate property - Of Which: non-SME	47	1	0	0	0	0	16.27%	46	1	1	0	0	0	16.01%	46	1	1	0	0	0	15.93%
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	35.70%	0	0	0	0	0	0	35.70%	0	0	0	0	0	0	35.70%
66		**Retail - Other Retail**	1	0	0	0	0	0	52.84%	1	0	0	0	0	0	50.07%	1	0	0	0	0	0	48.24%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	82.55%	0	0	0	0	0	0	82.27%	0	0	0	0	0	0	82.02%
68		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	52.77%	1	0	0	0	0	0	50.00%	1	0	0	0	0	0	48.18%
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**6,863**	**1,135**	**270**	**14**	**19**	**93**	**34.63%**	**6,894**	**1,030**	**344**	**12**	**17**	**119**	**34.63%**	**6,903**	**960**	**406**	**12**	**16**	**141**	**34.76%**

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
73	CROATIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		**Institutions**	1	0	0	0	0	0	44.41%	0	0	0	0	0	0	34.31%	0	0	0	0	0	0	30.76%
76		**Corporates**	83	16	3	0	0	1	30.09%	82	16	5	0	0	1	29.99%	80	16	6	0	0	2	30.06%
77		Corporates - Of Which: Specialised Lending	31	3	1	0	0	0	28.79%	28	5	2	0	0	1	29.20%	26	6	3	0	0	1	29.58%
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		**Retail**	0	0	0	0	0	0	54.71%	0	0	0	0	0	0	53.38%	0	0	0	0	0	0	52.45%
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	17.36%	0	0	0	0	0	0	17.16%	0	0	0	0	0	0	17.08%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	17.36%	0	0	0	0	0	0	17.16%	0	0	0	0	0	0	17.08%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	0	0	0	0	0	0	55.65%	0	0	0	0	0	0	55.08%	0	0	0	0	0	0	54.67%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	57.47%	0	0	0	0	0	0	57.45%	0	0	0	0	0	0	57.43%
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	55.63%	0	0	0	0	0	0	55.06%	0	0	0	0	0	0	54.65%
87		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**84**	**16**	**3**	**0**	**0**	**1**	**30.31%**	**82**	**16**	**5**	**0**	**0**	**1**	**30.13%**	**81**	**16**	**6**	**0**	**0**	**2**	**30.17%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
91	SPAIN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		**Institutions**	133	26	1	0	0	0	29.43%	134	24	2	0	0	1	28.67%	134	23	3	0	0	1	28.39%
94		**Corporates**	2,876	503	28	5	6	10	37.25%	2,889	466	52	4	7	18	35.07%	2,876	458	73	4	7	25	34.40%
95		Corporates - Of Which: Specialised Lending	114	11	3	1	1	1	30.32%	104	17	7	1	3	2	30.72%	97	20	11	1	3	4	31.14%
96		Corporates - Of Which: SME	7	1	0	0	0	0	30.69%	6	1	0	0	0	0	32.89%	6	1	0	0	0	0	34.13%
97		**Retail**	8	1	1	0	0	0	44.87%	8	1	1	0	0	0	42.88%	8	0	1	0	0	0	41.76%
98		**Retail - Secured on real estate property**	7	1	0	0	0	0	23.27%	7	1	0	0	0	0	20.11%	7	0	0	0	0	0	19.01%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	0	23.27%	7	1	0	0	0	0	20.11%	7	0	0	0	0	0	19.01%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	33.97%	0	0	0	0	0	0	33.98%	0	0	0	0	0	0	33.98%
102		**Retail - Other Retail**	0	0	1	0	0	0	48.38%	0	0	1	0	0	0	48.28%	0	0	1	0	0	0	48.20%
103		Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	47.47%	0	0	1	0	0	0	47.47%	0	0	1	0	0	0	47.47%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	57.93%	0	0	0	0	0	0	56.24%	0	0	0	0	0	0	55.14%
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**3,017**	**530**	**30**	**5**	**6**	**11**	**37.23%**	**3,031**	**491**	**55**	**4**	**7**	**19**	**34.99%**	**3,019**	**482**	**77**	**4**	**8**	**26**	**34.30%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
109	SERBIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		**Institutions**	0	0	0	0	0	0	62.12%	0	0	0	0	0	0	48.47%	0	0	0	0	0	0	42.64%
112		**Corporates**	121	44	5	0	2	2	33.44%	118	43	8	0	1	3	33.65%	112	46	11	0	1	4	34.08%
113		Corporates - Of Which: Specialised Lending	28	33	4	0	2	1	33.84%	34	24	8	0	1	3	34.08%	37	18	10	0	1	4	34.57%
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	23	1	0	0	0	0	10.84%	23	1	0	0	0	0	10.81%	23	1	0	0	0	0	10.84%
116		**Retail - Secured on real estate property**	23	1	0	0	0	0	10.19%	23	1	0	0	0	0	10.36%	23	1	0	0	0	0	10.47%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	23	1	0	0	0	0	10.19%	23	1	0	0	0	0	10.36%	23	1	0	0	0	0	10.47%
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	31.86%	0	0	0	0	0	0	31.86%	0	0	0	0	0	0	31.86%
120		**Retail - Other Retail**	0	0	0	0	0	0	48.42%	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	41.66%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	67.67%	0	0	0	0	0	0	61.33%	0	0	0	0	0	0	57.55%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	48.27%	0	0	0	0	0	0	43.49%	0	0	0	0	0	0	41.55%
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**145**	**45**	**5**	**0**	**2**	**2**	**32.83%**	**141**	**44**	**8**	**0**	**1**	**3**	**32.99%**	**136**	**47**	**11**	**0**	**1**	**4**	**33.38%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
127	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	687	68	4	1	0	1	28.79%	676	75	7	0	0	2	28.62%	669	80	10	0	0	3	28.55%
130		**Corporates**	2,010	305	78	3	3	31	39.53%	2,019	280	94	3	3	36	38.36%	2,007	278	107	3	3	40	37.72%
131		Corporates - Of Which: Specialised Lending	51	5	2	0	0	1	32.84%	46	8	4	0	0	1	33.33%	43	9	6	0	1	2	34.15%
132		Corporates - Of Which: SME	3	1	0	0	0	0	45.97%	3	1	0	0	0	0	45.57%	3	0	0	0	0	0	45.32%
133		**Retail**	24	2	1	0	0	0	43.96%	24	1	1	0	0	0	40.08%	24	1	1	0	0	0	37.97%
134		**Retail - Secured on real estate property**	23	1	1	0	0	0	36.49%	23	1	1	0	0	0	33.16%	23	1	1	0	0	0	31.43%
135		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	29.87%	1	0	0	0	0	0	29.87%	1	0	0	0	0	0	29.87%
136		Retail - Secured on real estate property - Of Which: non-SME	22	1	1	0	0	0	36.61%	22	1	1	0	0	0	33.27%	22	1	1	0	0	0	31.50%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	35.93%	0	0	0	0	0	0	35.56%	0	0	0	0	0	0	35.34%
138		**Retail - Other Retail**	1	0	0	0	0	0	70.65%	1	0	0	0	0	0	67.94%	1	0	0	0	0	0	66.16%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	38.61%	0	0	0	0	0	0	38.61%	0	0	0	0	0	0	38.61%
140		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	70.65%	1	0	0	0	0	0	67.94%	1	0	0	0	0	0	66.16%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,721**	**375**	**82**	**4**	**3**	**32**	**39.11%**	**2,719**	**357**	**102**	**3**	**3**	**38**	**37.71%**	**2,700**	**359**	**118**	**3**	**4**	**44**	**36.97%**

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
145	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	112	35	1	0	0	0	30.49%	116	30	2	0	0	1	30.41%	119	27	3	0	0	1	30.37%
148		**Corporates**	3,112	661	125	7	10	43	34.09%	3,154	580	164	6	9	55	33.80%	3,175	526	198	6	9	67	33.77%
149		Corporates - Of Which: Specialised Lending	334	37	12	3	2	4	31.60%	303	53	25	3	3	8	32.10%	280	63	38	3	3	13	32.95%
150		Corporates - Of Which: SME	1	1	0	0	0	0	38.35%	1	1	0	0	0	0	38.01%	1	1	0	0	0	0	37.90%
151		**Retail**	135	7	4	0	0	1	22.27%	135	7	5	0	0	1	21.40%	134	6	5	0	0	1	20.95%
152		**Retail - Secured on real estate property**	105	5	3	0	0	1	21.48%	105	4	4	0	0	1	20.66%	105	4	4	0	0	1	20.21%
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	14.16%	0	0	0	0	0	0	14.16%	0	0	0	0	0	0	14.16%
154		Retail - Secured on real estate property - Of Which: non-SME	105	5	3	0	0	1	21.48%	105	4	4	0	0	1	20.66%	105	4	4	0	0	1	20.21%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	33.83%	0	0	0	0	0	0	33.83%	0	0	0	0	0	0	33.83%
156		**Retail - Other Retail**	30	2	0	0	0	0	30.06%	30	2	1	0	0	0	25.98%	29	3	1	0	0	0	24.58%
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	57.56%	0	0	0	0	0	0	51.09%	0	0	0	0	0	0	47.71%
158		Retail - Other Retail - Of Which: non-SME	30	2	0	0	0	0	29.94%	30	2	1	0	0	0	25.89%	29	3	1	0	0	0	24.51%
159		**Equity**	0	0	0	0	0	0	31.22%	0	0	0	0	0	0	31.22%	0	0	0	0	0	0	31.22%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**3,359**	**703**	**129**	**7**	**11**	**44**	**33.73%**	**3,405**	**616**	**170**	**6**	**9**	**57**	**33.43%**	**3,428**	**559**	**206**	**6**	**9**	**69**	**33.40%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
163	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	315	14	1	0	0	0	22.30%	305	22	3	0	0	1	22.29%	299	28	4	0	0	1	22.29%
166		**Corporates**	3,010	804	36	6	8	12	32.26%	3,123	658	68	5	7	22	32.33%	3,160	594	95	5	7	31	32.59%
167		Corporates - Of Which: Specialised Lending	125	12	4	1	1	1	32.49%	113	19	9	1	1	3	33.19%	104	23	14	1	1	5	34.25%
168		Corporates - Of Which: SME	31	69	3	0	1	1	24.19%	48	50	5	0	0	1	24.00%	60	37	7	0	0	2	24.04%
169		**Retail**	14	1	0	0	0	0	55.15%	14	1	0	0	0	0	48.03%	14	0	0	0	0	0	44.24%
170		**Retail - Secured on real estate property**	13	0	0	0	0	0	14.45%	13	0	0	0	0	0	14.53%	13	0	0	0	0	0	14.59%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	0	0	14.45%	13	0	0	0	0	0	14.53%	13	0	0	0	0	0	14.59%
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	26.34%	0	0	0	0	0	0	26.51%	0	0	0	0	0	0	26.64%
174		**Retail - Other Retail**	1	0	0	0	0	0	94.74%	1	0	0	0	0	0	92.04%	1	0	0	0	0	0	90.16%
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	98.34%	0	0	0	0	0	0	98.34%	0	0	0	0	0	0	98.34%
176		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	30.24%	1	0	0	0	0	0	29.49%	1	0	0	0	0	0	29.23%
177		**Equity**	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**3,338**	**818**	**38**	**6**	**9**	**12**	**32.07%**	**3,442**	**681**	**72**	**5**	**7**	**23**	**32.01%**	**3,472**	**622**	**100**	**5**	**7**	**32**	**32.22%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
181	QATAR	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	503	23	2	1	0	1	40.79%	488	36	5	1	0	2	40.79%	477	44	6	1	0	3	40.79%
184		**Corporates**	122	12	3	0	0	1	33.17%	121	12	-4	0	0	1	33.18%	120	13	-4	0	0	1	33.19%
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	3	0	0	0	0	0	18.25%	3	0	0	0	0	0	17.58%	3	0	0	0	0	0	17.24%
188		**Retail - Secured on real estate property**	3	0	0	0	0	0	17.79%	3	0	0	0	0	0	17.01%	3	0	0	0	0	0	16.60%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	17.79%	3	0	0	0	0	0	17.01%	3	0	0	0	0	0	16.60%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	42.33%	0	0	0	0	0	0	38.79%	0	0	0	0	0	0	37.42%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	42.33%	0	0	0	0	0	0	38.79%	0	0	0	0	0	0	37.42%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**628**	**34**	**5**	**1**	**0**	**2**	**36.11%**	**611**	**48**	**8**	**1**	**0**	**3**	**37.12%**	**600**	**57**	**11**	**1**	**0**	**4**	**37.52%**

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
1	Intesa Sanpaolo S.p.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		**Central governments**	122	7	1	0	0	0	40.00%	122	7	1	0	0	1	40.00%	121	7	2	0	0	1	40.00%
3		**Institutions**	13,625	7,737	609	24	82	320	52.60%	11,144	9,961	866	21	95	363	41.90%	10,754	10,040	1,176	18	100	422	35.86%
4		**Corporates**	120,808	51,022	19,004	598	1,693	10,330	54.36%	108,300	58,943	23,592	591	1,710	11,992	50.83%	106,714	53,720	30,401	526	1,491	14,529	47.79%
5		Corporates - Of Which: Specialised Lending	8,748	2,084	1,486	99	154	787	52.96%	8,025	2,355	1,939	94	155	954	49.19%	7,568	2,358	2,392	85	146	1,124	46.98%
6		Corporates - Of Which: SME	26,246	12,457	9,491	184	677	5,594	58.94%	23,592	13,472	11,130	186	677	6,239	56.05%	22,884	11,393	13,917	164	544	7,382	53.04%
7		**Retail**	128,659	22,288	7,294	190	1,097	2,910	39.89%	125,451	22,979	9,810	191	1,214	3,561	36.30%	124,213	20,289	13,740	160	1,078	4,696	34.18%
8		**Retail - Secured on real estate property**	106,522	12,963	4,351	88	571	1,210	27.81%	105,525	12,559	5,751	87	593	1,460	25.38%	105,129	11,319	7,387	77	517	1,758	23.79%
9		Retail - Secured on real estate property - Of Which: SME	2,924	3,107	904	18	305	352	38.94%	1,892	3,752	1,291	19	376	427	33.07%	1,482	3,462	1,991	13	343	564	28.31%
10		Retail - Secured on real estate property - Of Which: non-SME	103,598	9,856	3,447	70	266	858	24.89%	103,633	8,807	4,460	68	217	1,033	23.15%	103,647	7,857	5,397	63	174	1,194	22.12%
11		**Retail - Qualifying Revolving**	768	734	61	3	10	23	37.63%	857	598	109	3	12	41	37.54%	929	485	150	3	11	56	37.45%
12		**Retail - Other Retail**	21,368	8,591	2,881	99	516	1,677	58.20%	19,069	9,823	3,950	101	609	2,060	52.16%	18,155	8,484	6,202	81	550	2,883	46.48%
13		Retail - Other Retail - Of Which: SME	5,314	4,791	1,453	48	304	865	59.54%	3,443	6,046	2,070	52	415	1,059	51.19%	2,678	5,671	3,210	36	413	1,414	44.05%
14		Retail - Other Retail - Of Which: non-SME	16,054	3,800	1,428	51	211	812	56.83%	15,626	3,777	1,880	48	194	1,001	53.24%	15,477	2,813	2,992	45	137	1,469	49.08%
15		**Equity**	4,989	45	100	17	0	48	47.84%	4,897	83	153	27	1	65	42.36%	4,803	90	240	23	1	93	38.61%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		**IRB TOTAL**	**268,202**	**81,100**	**27,008**	**828**	**2,872**	**13,608**	**50.39%**	**249,913**	**91,974**	**34,423**	**830**	**3,020**	**15,981**	**46.42%**	**246,606**	**84,146**	**45,559**	**729**	**2,669**	**19,741**	**43.33%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
19	ITALY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		**Institutions**	7,912	6,209	484	12	66	269	55.48%	6,835	7,087	683	11	69	295	43.14%	6,651	7,054	900	10	69	327	36.33%
22		**Corporates**	83,702	38,523	17,241	445	1,402	9,559	55.44%	72,780	45,673	21,013	455	1,449	10,914	51.94%	71,493	40,944	27,030	404	1,250	13,155	48.67%
23		Corporates - Of Which: Specialised Lending	5,020	1,546	1,174	47	93	612	52.11%	4,544	1,743	1,453	44	99	703	48.40%	4,297	1,705	1,738	40	93	799	45.96%
24		Corporates - Of Which: SME	24,537	12,153	9,393	171	659	5,527	58.84%	21,942	13,155	10,986	177	663	6,145	55.93%	21,273	11,077	13,734	157	533	7,264	52.90%
25		**Retail**	119,985	21,850	7,099	179	1,073	2,838	39.98%	116,907	22,500	9,527	181	1,193	3,466	36.38%	115,777	19,796	13,361	152	1,058	4,576	34.25%
26		**Retail - Secured on real estate property**	98,125	12,609	4,185	80	555	1,158	27.67%	97,242	12,170	5,508	80	577	1,391	25.26%	96,940	10,918	7,062	70	503	1,672	23.67%
27		Retail - Secured on real estate property - Of Which: SME	2,903	3,098	901	17	303	350	38.85%	1,874	3,742	1,286	19	375	424	32.96%	1,466	3,453	1,983	13	342	559	28.21%
28		Retail - Secured on real estate property - Of Which: non-SME	95,222	9,511	3,284	63	251	808	24.60%	95,368	8,428	4,222	61	202	967	22.91%	95,474	7,465	5,078	57	160	1,112	21.90%
29		**Retail - Qualifying Revolving**	767	734	61	3	10	23	37.64%	856	597	109	3	12	41	37.54%	928	485	150	3	11	56	37.45%
30		**Retail - Other Retail**	21,092	8,507	2,853	96	508	1,657	58.08%	18,810	9,733	3,910	98	603	2,034	52.02%	17,909	8,394	6,150	78	545	2,849	46.32%
31		Retail - Other Retail - Of Which: SME	5,104	4,721	1,430	46	297	849	59.36%	3,248	5,971	2,037	50	410	1,037	50.91%	2,495	5,595	3,166	34	408	1,384	43.73%
32		Retail - Other Retail - Of Which: non-SME	15,988	3,786	1,423	50	211	808	56.80%	15,562	3,762	1,873	48	194	997	53.22%	15,413	2,799	2,984	45	137	1,464	49.07%
33		**Equity**	4,772	42	99	16	0	47	47.94%	4,686	77	151	27	1	64	42.47%	4,594	83	236	23	1	91	38.69%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**216,371**	**66,624**	**24,923**	**653**	**2,541**	**12,713**	**51.01%**	**201,208**	**75,337**	**31,374**	**673**	**2,712**	**14,739**	**46.98%**	**198,514**	**67,877**	**41,527**	**589**	**2,379**	**18,150**	**43.71%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
37	SLOVAKIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		**Institutions**	0	0	0	0	0	0	19.89%	0	0	0	0	0	0	19.89%	0	0	0	0	0	0	19.89%
40		**Corporates**	3,898	503	153	42	33	104	68.07%	3,691	588	278	35	29	173	62.81%	3,579	590	385	31	25	236	61.22%
41		Corporates - Of Which: Specialised Lending	960	39	44	23	5	32	73.18%	925	36	82	22	5	59	71.55%	892	33	118	20	5	84	70.95%
42		Corporates - Of Which: SME	1,623	196	82	12	15	60	72.72%	1,553	225	122	8	12	84	68.38%	1,505	240	156	7	10	104	66.89%
43		**Retail**	8,017	382	165	10	22	62	37.37%	7,893	423	248	10	20	84	33.81%	7,789	439	336	8	18	108	32.04%
44		**Retail - Secured on real estate property**	7,807	312	145	7	15	47	32.30%	7,698	349	217	7	14	62	28.74%	7,607	363	294	6	13	79	26.90%
45		Retail - Secured on real estate property - Of Which: SME	20	9	3	1	1	2	62.65%	18	9	5	0	1	3	56.99%	16	9	7	0	1	4	54.89%
46		Retail - Secured on real estate property - Of Which: non-SME	7,786	304	142	7	14	45	31.71%	7,681	339	212	7	13	59	28.07%	7,591	354	287	6	12	75	26.21%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	29.96%	0	0	0	0	0	0	29.49%	0	0	0	0	0	0	29.25%
48		**Retail - Other Retail**	210	70	21	3	7	15	72.55%	195	75	31	3	5	21	69.36%	182	76	42	2	5	29	67.94%
49		Retail - Other Retail - Of Which: SME	210	70	21	3	7	15	72.55%	195	75	31	3	5	21	69.36%	182	76	42	2	5	29	67.95%
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	30.60%	0	0	0	0	0	0	30.70%	0	0	0	0	0	0	30.76%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**11,915**	**885**	**319**	**51**	**56**	**166**	**52.14%**	**11,584**	**1,011**	**523**	**45**	**49**	**257**	**49.09%**	**11,369**	**1,029**	**721**	**39**	**43**	**343**	**47.62%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
55	UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		**Institutions**	445	130	4	2	1	2	53.50%	344	226	8	1	2	4	53.10%	331	232	15	1	2	8	52.87%
58		**Corporates**	5,706	1,644	289	19	36	101	34.88%	5,774	1,453	413	15	32	144	34.78%	5,730	1,398	511	14	29	178	34.87%
59		Corporates - Of Which: Specialised Lending	385	80	17	4	4	6	35.56%	356	90	36	4	5	13	35.85%	334	93	55	3	5	20	36.41%
60		Corporates - Of Which: SME	16	4	1	0	0	1	46.82%	15	4	2	1	0	1	47.04%	15	4	2	0	0	1	47.26%
61		**Retail**	48	2	1	0	0	0	23.53%	47	3	1	0	0	0	20.92%	46	3	1	0	0	0	19.69%
62		**Retail - Secured on real estate property**	46	2	0	0	0	0	17.10%	45	2	1	0	0	0	16.52%	45	3	1	0	0	0	16.31%
63		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	-
64		Retail - Secured on real estate property - Of Which: non-SME	46	2	0	0	0	0	17.10%	45	2	1	0	0	0	16.52%	45	3	1	0	0	0	16.31%
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	35.70%	0	0	0	0	0	0	35.70%	0	0	0	0	0	0	35.70%
66		**Retail - Other Retail**	1	0	0	0	0	0	54.83%	1	0	0	0	0	0	51.01%	1	0	0	0	0	0	47.90%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	82.61%	0	0	0	0	0	0	82.12%	0	0	0	0	0	0	81.25%
68		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	54.77%	1	0	0	0	0	0	50.94%	1	0	0	0	0	0	47.85%
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**6,199**	**1,776**	**294**	**21**	**37**	**103**	**35.09%**	**6,165**	**1,681**	**422**	**17**	**34**	**148**	**35.11%**	**6,107**	**1,633**	**528**	**15**	**31**	**187**	**35.35%**

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
73	CROATIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		**Institutions**	0	0	0	0	0	0	41.31%	0	0	0	0	0	0	30.29%	0	0	0	0	0	0	25.61%
76		**Corporates**	75	24	4	0	1	1	31.31%	75	22	6	0	1	2	31.66%	73	22	8	0	1	2	31.97%
77		Corporates - Of Which: Specialised Lending	31	3	1	0	0	0	32.15%	28	5	2	0	0	1	32.54%	25	6	4	0	0	1	32.91%
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		**Retail**	0	0	0	0	0	0	54.97%	0	0	0	0	0	0	53.16%	0	0	0	0	0	0	51.49%
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	17.38%	0	0	0	0	0	0	17.18%	0	0	0	0	0	0	17.16%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	17.38%	0	0	0	0	0	0	17.18%	0	0	0	0	0	0	17.16%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	0	0	0	0	0	0	55.95%	0	0	0	0	0	0	55.17%	0	0	0	0	0	0	54.44%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	57.67%	0	0	0	0	0	0	57.70%	0	0	0	0	0	0	57.73%
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	55.94%	0	0	0	0	0	0	55.15%	0	0	0	0	0	0	54.41%
87		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**75**	**24**	**4**	**0**	**1**	**1**	**31.50%**	**75**	**22**	**6**	**0**	**1**	**2**	**31.77%**	**73**	**22**	**8**	**0**	**1**	**3**	**32.04%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
91	SPAIN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		**Institutions**	109	50	1	0	1	0	28.55%	83	75	2	0	1	1	27.74%	82	74	4	0	0	1	27.47%
94		**Corporates**	2,382	998	27	7	19	10	37.90%	2,027	1,316	64	8	21	22	35.09%	2,004	1,285	118	7	21	40	34.18%
95		Corporates - Of Which: Specialised Lending	112	13	3	1	1	1	33.57%	100	20	7	1	3	2	34.01%	93	23	11	1	3	4	34.46%
96		Corporates - Of Which: SME	6	2	0	0	0	0	31.30%	4	3	0	0	0	0	34.93%	4	3	1	0	0	0	36.89%
97		**Retail**	7	1	1	0	0	0	46.38%	7	1	1	0	0	0	43.65%	8	1	1	0	0	0	41.65%
98		**Retail - Secured on real estate property**	7	1	0	0	0	0	23.54%	7	1	0	0	0	0	19.74%	7	1	0	0	0	0	18.29%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	0	23.54%	7	1	0	0	0	0	19.74%	7	1	0	0	0	0	18.29%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	33.97%	0	0	0	0	0	0	33.98%	0	0	0	0	0	0	33.98%
102		**Retail - Other Retail**	0	0	1	0	0	0	50.13%	0	0	1	0	0	0	49.99%	0	0	1	0	0	0	49.84%
103		Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	49.19%	0	0	1	0	0	0	49.19%	0	0	1	0	0	0	49.18%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	60.03%	0	0	0	0	0	0	57.68%	0	0	0	0	0	0	55.73%
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**2,499**	**1,049**	**29**	**7**	**19**	**11**	**37.89%**	**2,118**	**1,391**	**67**	**8**	**22**	**24**	**34.99%**	**2,094**	**1,359**	**124**	**7**	**22**	**42**	**34.01%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
109	SERBIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		**Institutions**	0	0	0	0	0	0	58.33%	0	0	0	0	0	0	41.81%	0	0	0	0	0	0	32.90%
112		**Corporates**	119	45	5	0	3	2	38.49%	113	47	9	0	2	4	38.65%	104	52	13	0	1	5	38.92%
113		Corporates - Of Which: Specialised Lending	27	33	5	0	3	2	38.95%	33	24	9	0	2	3	39.27%	35	18	12	0	1	5	39.72%
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	23	1	0	0	0	0	24.65%	23	1	0	0	0	0	24.82%	23	1	1	0	0	0	24.96%
116		**Retail - Secured on real estate property**	23	1	0	0	0	0	24.35%	23	1	0	0	0	0	24.65%	23	1	1	0	0	0	24.84%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	23	1	0	0	0	0	24.35%	23	1	0	0	0	0	24.65%	23	1	1	0	0	0	24.84%
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	31.86%	0	0	0	0	0	0	31.86%	0	0	0	0	0	0	31.86%
120		**Retail - Other Retail**	0	0	0	0	0	0	47.29%	0	0	0	0	0	0	41.93%	0	0	0	0	0	0	39.48%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	67.36%	0	0	0	0	0	0	59.09%	0	0	0	0	0	0	53.50%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	47.15%	0	0	0	0	0	0	41.82%	0	0	0	0	0	0	39.39%
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**142**	**46**	**5**	**0**	**3**	**2**	**38.04%**	**136**	**48**	**10**	**0**	**2**	**4**	**38.09%**	**127**	**53**	**14**	**0**	**1**	**5**	**38.23%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
127	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	584	172	4	1	2	1	28.24%	453	297	9	1	3	3	28.23%	438	303	18	1	3	5	28.20%
130		**Corporates**	1,641	675	77	4	8	33	43.12%	1,401	890	101	5	10	41	40.74%	1,402	855	135	4	11	53	38.83%
131		Corporates - Of Which: Specialised Lending	51	5	2	1	0	1	36.10%	46	8	4	0	0	1	36.54%	43	9	6	0	1	2	37.26%
132		Corporates - Of Which: SME	2	1	0	0	0	0	45.88%	2	2	0	0	0	0	45.14%	2	1	0	0	0	0	44.63%
133		**Retail**	23	2	1	0	0	0	43.87%	23	2	1	0	0	0	38.84%	23	2	1	0	0	1	35.47%
134		**Retail - Secured on real estate property**	22	2	1	0	0	0	36.40%	22	2	1	0	0	0	32.19%	22	2	1	0	0	0	29.64%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	29.92%	0	0	0	0	0	0	29.92%	0	0	0	0	0	0	29.92%
136		Retail - Secured on real estate property - Of Which: non-SME	22	2	1	0	0	0	36.50%	22	2	1	0	0	0	32.30%	22	2	1	0	0	0	29.61%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	36.07%	0	0	0	0	0	0	35.55%	0	0	0	0	0	0	35.23%
138		**Retail - Other Retail**	1	0	0	0	0	0	70.60%	1	0	0	0	0	0	67.15%	1	0	0	0	0	0	64.31%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	38.61%	0	0	0	0	0	0	38.61%	0	0	0	0	0	0	38.61%
140		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	70.60%	1	0	0	0	0	0	67.15%	1	0	0	0	0	0	64.31%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,247**	**849**	**81**	**5**	**10**	**35**	**42.46%**	**1,877**	**1,189**	**111**	**6**	**13**	**44**	**39.68%**	**1,863**	**1,160**	**155**	**5**	**14**	**58**	**37.56%**

2021 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
145	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	87	60	1	0	1	0	30.08%	69	76	2	0	1	1	30.06%	71	72	4	0	1	1	30.06%
148		**Corporates**	2,796	959	143	10	22	51	35.30%	2,871	816	211	8	17	75	35.45%	2,863	770	265	8	16	94	35.62%
149		Corporates - Of Which: Specialised Lending	333	37	12	3	2	4	34.89%	303	54	25	3	3	9	35.36%	279	64	39	3	3	14	36.10%
150		Corporates - Of Which: SME	1	1	0	0	0	0	39.11%	1	1	0	0	0	0	38.40%	1	1	0	0	0	0	37.96%
151		**Retail**	133	10	4	0	0	1	24.50%	130	11	5	0	0	1	22.92%	129	11	6	0	0	1	21.95%
152		**Retail - Secured on real estate property**	103	7	3	0	0	1	23.93%	102	7	4	0	0	1	22.48%	102	7	5	0	0	1	21.51%
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	14.16%	0	0	0	0	0	0	14.16%	0	0	0	0	0	0	14.16%
154		Retail - Secured on real estate property - Of Which: non-SME	103	7	3	0	0	1	23.93%	102	7	4	0	0	1	22.48%	102	7	5	0	0	1	21.51%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	33.83%	0	0	0	0	0	0	33.83%	0	0	0	0	0	0	33.83%
156		**Retail - Other Retail**	29	3	0	0	0	0	30.28%	28	4	1	0	0	0	25.43%	27	5	1	0	0	0	23.79%
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	58.91%	0	0	0	0	0	0	47.34%	0	0	0	0	0	0	41.81%
158		Retail - Other Retail - Of Which: non-SME	29	3	0	0	0	0	30.16%	28	4	1	0	0	0	25.33%	27	5	1	0	0	0	23.69%
159		**Equity**	0	0	0	0	0	0	31.22%	0	0	0	0	0	0	31.22%	0	0	0	0	0	0	31.22%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**3,016**	**1,028**	**148**	**10**	**23**	**52**	**35.00%**	**3,071**	**904**	**218**	**9**	**19**	**76**	**35.11%**	**3,063**	**854**	**275**	**8**	**17**	**97**	**35.23%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
163	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	274	54	2	0	1	0	22.30%	203	124	4	0	1	1	22.29%	190	132	8	0	1	2	22.28%
166		**Corporates**	2,448	1,365	36	8	23	12	34.19%	2,128	1,639	82	9	22	28	34.15%	2,161	1,543	145	8	21	50	34.10%
167		Corporates - Of Which: Specialised Lending	125	12	4	1	1	1	35.71%	113	19	9	1	1	3	36.35%	104	23	14	1	1	5	37.28%
168		Corporates - Of Which: SME	21	77	5	0	2	2	36.52%	34	61	8	0	1	3	36.85%	45	48	11	0	1	4	37.21%
169		**Retail**	14	1	0	0	0	0	55.08%	14	1	0	0	0	0	46.17%	14	1	1	0	0	0	40.46%
170		**Retail - Secured on real estate property**	13	1	0	0	0	0	14.45%	13	1	0	0	0	0	14.55%	13	1	0	0	0	0	14.64%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0	14.45%	13	1	0	0	0	0	14.55%	13	1	0	0	0	0	14.64%
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	26.29%	0	0	0	0	0	0	26.52%	0	0	0	0	0	0	26.71%
174		**Retail - Other Retail**	1	0	0	0	0	0	94.68%	1	0	0	0	0	0	91.15%	1	0	0	0	0	0	87.94%
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	98.34%	0	0	0	0	0	0	98.34%	0	0	0	0	0	0	98.34%
176		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	30.27%	1	0	0	0	0	0	29.34%	1	0	0	0	0	0	28.95%
177		**Equity**	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**2,736**	**1,420**	**38**	**8**	**24**	**13**	**33.82%**	**2,344**	**1,763**	**87**	**9**	**23**	**29**	**33.63%**	**2,364**	**1,676**	**154**	**8**	**23**	**52**	**33.49%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
181	QATAR	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	438	87	3	1	1	1	40.79%	324	197	7	1	2	3	40.79%	303	212	13	1	2	5	40.79%
184		**Corporates**	114	19	4	0	0	1	33.17%	112	19	5	0	0	2	33.18%	110	21	6	0	0	2	33.19%
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	3	0	0	0	0	0	19.42%	3	0	0	0	0	0	18.26%	3	0	0	0	0	0	17.55%
188		**Retail - Secured on real estate property**	3	0	0	0	0	0	18.98%	3	0	0	0	0	0	17.68%	3	0	0	0	0	0	16.85%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	18.98%	3	0	0	0	0	0	17.68%	3	0	0	0	0	0	16.85%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	41.99%	0	0	0	0	0	0	37.85%	0	0	0	0	0	0	36.17%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	41.99%	0	0	0	0	0	0	37.85%	0	0	0	0	0	0	36.17%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**555**	**106**	**7**	**2**	**1**	**2**	**36.18%**	**439**	**217**	**12**	**1**	**2**	**5**	**37.28%**	**416**	**232**	**20**	**1**	**2**	**8**	**38.13%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
1	Intesa Sanpaolo S.p.A.	Central banks	80,541	0	2,846	0	76,946	1,111	1	1	4	0	1.05%
2		Central governments	154,777	2	22,495	1	93,859	8,416	345	13	16	7	1.93%
3		Regional governments or local authorities	1,697	1	452	2	952	265	5	7	4	4	77.98%
4		Public sector entities	1,311	3	814	3	554	510	16	2	7	13	83.19%
5		Multilateral Development Banks	3,348	0	0	0	302	29	2	0	0	0	30.38%
6		International Organisations	619	0	0	0	58	0	0	0	0	0	0.00%
7		Institutions	17,013	19	3,363	23	8,622	708	200	2	1	70	35.17%
8		Corporates	31,965	509	29,314	561	24,312	8,240	761	149	170	474	62.31%
9		of which: SME	6,074	313	5,209	339	4,764	2,624	512	38	90	291	56.89%
10		Retail	14,463	499	9,539	556	15,142	2,652	1,277	94	110	759	59.47%
11		of which: SME	2,897	195	1,691	208	2,627	1,259	532	31	37	368	69.04%
12		Secured by mortgages on immovable property	5,829	510	2,161	526	4,792	1,325	857	17	73	503	58.62%
13		of which: SME	1,690	405	635	417	1,035	752	668	8	44	402	60.14%
14		Items associated with particularly high risk	744	0	1,116	0	495	26	13	4	1	5	42.91%
15		Covered bonds	1,896	0	230	0	129	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	4,420	136	3,921	179	2,082	601	180	0	5	44	24.66%
18		Equity	3,350	0	5,599	0	1,590	12	0	2	1	0	0.00%
19		Securitisation											
20		Other exposures	22,148	0	13,325	0	18,927	281	36	112	42	36	99.61%
21		Standardised Total	**344,120**	**1,679**	**95,176**	**1,851**	**248,763**	**24,175**	**3,693**	**404**	**434**	**1,917**	**51.90%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
22	ITALY	Central banks	69,582	0	99	0	69,478	0	0	0	0	0	0.00%
23		Central governments	104,925	1	19,739	1	74,473	8,145	333	7	14	5	1.52%
24		Regional governments or local authorities	695	1	138	1	343	91	4	4	2	4	80.54%
25		Public sector entities	845	0	509	0	430	337	5	1	3	4	71.27%
26		Multilateral Development Banks	0	0	0	0	23	7	0	0	0	0	97.32%
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28		Institutions	3,541	19	1,266	23	4,719	480	179	0	1	70	38.79%
29		Corporates	11,760	298	10,958	320	10,549	3,673	419	61	56	226	54.02%
30		of which: SME	3,145	220	2,590	237	1,938	2,113	272	10	44	137	50.41%
31		Retail	5,688	190	3,180	207	7,294	1,739	565	13	30	379	67.04%
32		of which: SME	2,005	156	1,147	165	1,236	1,118	448	5	21	311	69.33%
33		Secured by mortgages on immovable property	2,585	430	1,009	447	1,648	885	758	8	31	465	61.33%
34		of which: SME	1,543	398	584	410	851	652	660	7	24	399	60.36%
35		Items associated with particularly high risk	368	0	552	0	173	23	0	0	1	0	18.70%
36		Covered bonds	371	0	43	0	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	2,346	136	2,603	179	934	419	180	0	3	44	24.66%
39		Equity	3,009	0	4,873	0	1,447	12	0	2	1	0	0.00%
40		Securitisation											
41		Other exposures	19,681	0	11,828	0	17,417	2	35	0	2	35	99.60%
42		Standardised Total	**225,396**	**1,076**	**56,799**	**1,179**	**188,929**	**15,813**	**2,479**	**96**	**144**	**1,232**	**49.68%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
43	SLOVAKIA	Central banks	777	0	0	0	780	0	0	0	0	0	0.00%
44		Central governments	761	0	143	0	86	0	0	0	0	0	0.00%
45		Regional governments or local authorities	126	0	25	0	102	27	0	1	1	0	12.24%
46		Public sector entities	3	0	3	0	3	0	0	0	0	0	10.87%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	2	0	1	0	1	0	0	0	0	0	0.00%
50		Corporates	527	8	527	10	520	15	19	5	1	10	51.70%
51		of which: SME	21	7	20	9	15	7	18	2	0	9	51.98%
52		Retail	1,743	108	1,307	110	1,528	255	232	16	24	126	54.18%
53		of which: SME	40	11	30	13	32	11	16	2	1	7	43.13%
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	75	0	13	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	11	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	399	0	219	0	524	0	0	109	0	0	0.00%
63		Standardised Total	**4,414**	**115**	**2,239**	**120**	**3,555**	**298**	**251**	**131**	**26**	**136**	**53.99%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
64	UNITED STATES	Central banks	2,511	0	0	0	2,511	0	0	0	0	0	0.00%
65		Central governments	5,014	0	1	0	1,376	70	0	0	1	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67		Public sector entities	4	0	1	0	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	414	0	163	0	256	3	0	0	0	0	75.34%
71		Corporates	925	0	748	0	482	152	0	1	4	0	0.00%
72		of which: SME	26	0	18	0	26	0	0	0	0	0	0.00%
73		Retail	7	0	5	0	6	1	0	0	0	0	186.27%
74		of which: SME	1	0	0	0	0	1	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	10.71%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	33	0	49	0	11	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	187	0	187	0	22	80	0	0	1	0	0.00%
81		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	18	0	8	0	18	0	0	0	0	0	0.00%
84		Standardised Total	**9,113**	**0**	**1,161**	**0**	**4,683**	**306**	**0**	**1**	**6**	**0**	**39.20%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
85	CROATIA	**Central banks**	534	0	0	0	536	0	0	1	0	0	0.00%
86		**Central governments**	4,745	0	51	0	1,035	29	0	0	0	0	0.00%
87		**Regional governments or local authorities**	293	0	59	0	279	14	0	0	0	0	58.25%
88		**Public sector entities**	55	0	30	0	53	3	1	1	2	0	0.01%
89		**Multilateral Development Banks**	0	0	0	0	5	3	0	0	0	0	0.00%
90		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
91		**Institutions**	118	0	58	0	230	0	0	0	0	1	1433.96%
92		**Corporates**	2,513	91	2,510	94	2,067	339	219	24	34	153	69.76%
93		of which: SME	1,162	49	1,162	51	929	235	131	11	24	94	71.56%
94		**Retail**	2,778	105	2,084	135	2,552	285	247	16	17	117	47.58%
95		of which: SME	71	5	54	5	79	10	12	2	1	7	63.59%
96		**Secured by mortgages on immovable property**	1,208	35	423	34	1,181	96	59	2	5	22	37.49%
97		of which: SME	7	0	3	0	0	0	0	0	0	0	0.00%
98		**Items associated with particularly high risk**	39	0	58	0	29	2	8	1	0	3	33.96%
99		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
100		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
101		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
102		**Equity**	2	0	2	0	0	0	0	0	0	0	0.00%
103		**Securitisation**											
104		**Other exposures**	539	0	242	0	35	0	0	0	0	0	0.00%
105		**Standardised Total**	**12,823**	**231**	**5,516**	**264**	**8,002**	**771**	**535**	**46**	**59**	**297**	**55.41%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
106	SPAIN	**Central banks**	9	0	0	0	9	0	0	0	0	0	0.00%
107		**Central governments**	11,948	0	0	0	4,070	0	0	1	0	0	0.00%
108		**Regional governments or local authorities**	29	0	6	0	10	19	0	0	0	0	0.00%
109		**Public sector entities**	1	0	1	0	0	1	0	0	0	0	0.00%
110		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
111		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
112		**Institutions**	249	0	135	0	173	1	0	0	0	0	0.00%
113		**Corporates**	240	0	231	0	192	27	0	0	0	0	0.00%
114		of which: SME	1	0	1	0	0	1	0	0	0	0	0.00%
115		**Retail**	1	0	1	0	1	0	0	0	0	0	99.84%
116		of which: SME	0	0	0	0	0	0	0	0	0	0	102.23%
117		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
120		**Covered bonds**	39	0	6	0	0	0	0	0	0	0	0.00%
121		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
122		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
123		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
124		**Securitisation**											
125		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**12,515**	**0**	**379**	**0**	**4,456**	**48**	**0**	**1**	**1**	**0**	**99.84%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
127	SERBIA	**Central banks**	1,002	0	27	0	12	990	0	0	0	0	0.00%
128		**Central governments**	888	0	406	0	861	57	0	1	0	0	41.89%
129		**Regional governments or local authorities**	90	0	90	0	84	7	0	0	0	0	6.87%
130		**Public sector entities**	3	0	3	0	3	0	0	0	0	0	0.00%
131		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
132		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
133		**Institutions**	21	0	7	0	304	0	4	0	0	0	0.00%
134		**Corporates**	1,290	12	1,261	12	1,292	187	30	9	14	11	37.16%
135		of which: SME	15	9	12	9	391	72	17	3	7	9	54.28%
136		**Retail**	1,513	37	1,021	38	1,840	232	91	16	22	59	65.34%
137		of which: SME	91	9	52	9	852	71	23	9	5	16	70.16%
138		**Secured by mortgages on immovable property**	835	0	301	0	1,108	273	2	2	31	0	0.00%
139		of which: SME	9	0	3	0	143	90	0	1	19	0	0.00%
140		**Items associated with particularly high risk**	36	0	54	0	38	0	0	1	0	0	0.00%
141		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
142		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
143		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
144		**Equity**	2	0	5	0	0	0	0	0	0	0	0.00%
145		**Securitisation**											
146		**Other exposures**	319	0	146	0	10	278	0	0	40	0	0.00%
147		**Standardised Total**	**6,000**	**49**	**3,322**	**50**	**5,552**	**2,023**	**126**	**30**	**107**	**70**	**55.87%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
148	FRANCE	**Central banks**	129	0	0	0	129	0	0	0	0	0	0.00%
149		**Central governments**	6,467	0	1	0	2,915	0	9	0	0	0	0.00%
150		**Regional governments or local authorities**	45	0	9	0	41	4	0	0	0	0	0.00%
151		**Public sector entities**	146	0	29	0	0	0	0	0	0	0	0.00%
152		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
153		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
154		**Institutions**	3,766	0	233	0	201	11	0	0	0	0	0.00%
155		**Corporates**	900	1	601	1	397	111	0	4	2	0	86.51%
156		of which: SME	40	0	33	0	51	1	0	0	0	0	0.00%
157		**Retail**	5	0	4	0	3	4	0	0	0	0	47.07%
158		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		**Secured by mortgages on immovable property**	1	0	0	0	1	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
162		**Covered bonds**	373	0	41	0	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	4	0	4	0	2	0	0	0	0	0	0.00%
165		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
166		**Securitisation**											
167		**Other exposures**	3	0	1	0	3	0	0	0	0	0	0.00%
168		**Standardised Total**	**11,837**	**1**	**923**	**1**	**3,690**	**130**	**9**	**5**	**2**	**0**	**0.13%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
169	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
170		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
172		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	4,188	0	376	0	600	59	0	0	0	0	0.00%
176		**Corporates**	1,935	0	1,645	0	760	911	0	2	8	0	94.54%
177		of which: SME	67	0	44	0	67	0	0	0	0	0	0.00%
178		**Retail**	4	0	3	0	6	2	0	0	0	0	29.33%
179		of which: SME	1	0	0	0	0	0	0	0	0	0	100.00%
180		**Secured by mortgages on immovable property**	2	0	1	0	1	2	0	0	0	0	9.17%
181		of which: SME	0	0	0	0	0	1	0	0	0	0	0.00%
182		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
183		**Covered bonds**	146	0	18	0	0	0	0	0	0	0	0.00%
184		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Collective investments undertakings (CIU)**	88	0	88	0	6	0	0	0	0	0	0.00%
186		**Equity**	0	0	0	0	13	0	0	0	0	0	0.00%
187		**Securitisation**											
188		**Other exposures**	3	0	3	0	3	0	0	0	0	0	100.00%
189		**Standardised Total**	**6,366**	**0**	**2,133**	**0**	**1,390**	**973**	**0**	**2**	**8**	**0**	**22.71%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
190	LUXEMBOURG	**Central banks**	523	0	0	0	523	0	0	0	0	0	0.00%
191		**Central governments**	409	0	3	0	48	0	0	0	0	0	0.00%
192		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
193		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
194		**Multilateral Development Banks**	11	0	0	0	0	3	0	0	0	0	40.61%
195		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
196		**Institutions**	204	0	90	0	183	21	0	0	0	0	0.00%
197		**Corporates**	1,390	1	1,315	1	433	845	0	2	3	0	0.00%
198		of which: SME	41	0	33	0	37	5	0	0	0	0	0.00%
199		**Retail**	7	0	5	0	7	0	0	0	0	0	48.42%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		**Secured by mortgages on immovable property**	0	1	0	1	0	0	0	0	0	0	0.00%
202		of which: SME	0	1	0	1	0	0	0	0	0	0	0.00%
203		**Items associated with particularly high risk**	174	0	260	0	174	0	0	0	0	0	0.00%
204		**Covered bonds**	50	0	5	0	0	0	0	0	0	0	0.00%
205		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
206		**Collective investments undertakings (CIU)**	1,418	0	678	0	1,095	102	0	0	0	0	0.00%
207		**Equity**	2	0	6	0	0	0	0	0	0	0	0.00%
208		**Securitisation**											
209		**Other exposures**	235	0	186	0	235	0	0	0	0	0	0.00%
210		**Standardised Total**	**4,424**	**1**	**2,548**	**1**	**2,697**	**971**	**0**	**2**	**4**	**0**	**40.64%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
211	QATAR	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
212		**Central governments**	4,472	0	0	0	4,337	0	0	0	0	0	0.00%
213		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
214		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
215		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
216		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
217		**Institutions**	188	0	94	0	188	0	0	0	0	0	0.00%
218		**Corporates**	10	0	10	0	10	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		**Retail**	0	0	0	0	0	0	0	0	0	0	65.63%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
225		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
226		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
227		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
228		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
229		**Securitisation**											
230		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**4,669**	**0**	**104**	**0**	**4,535**	**0**	**0**	**0**	**0**	**0**	**65.63%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
1	Intesa Sanpaolo S.p.A.	Central banks	76,946	1,111	1	0	0	0	1.05%	76,946	1,111	1	0	0	0	1.05%	76,946	1,111	1	0	0	0	1.05%
2		Central governments	92,058	10,082	482	46	16	193	40.02%	90,611	11,401	609	44	15	244	40.01%	89,433	12,456	732	43	16	293	40.01%
3		Regional governments or local authorities	899	317	7	0	0	5	69.29%	861	353	8	0	0	5	63.92%	833	380	9	0	0	6	60.29%
4		Public sector entities	548	504	28	1	8	16	55.33%	564	475	41	1	7	17	42.82%	570	457	53	1	7	19	36.27%
5		Multilateral Development Banks	293	33	6	0	2	1	25.60%	289	34	9	0	1	2	24.01%	284	36	12	0	1	3	23.35%
6		International Organisations	58	0	0	0	0	0	15.55%	58	0	0	0	0	0	15.55%	58	0	0	0	0	0	15.56%
7		Institutions	8,474	764	291	22	7	120	41.30%	8,352	813	365	18	6	151	41.40%	8,239	863	428	17	5	177	41.39%
8		Corporates	25,454	6,269	1,589	72	138	846	53.24%	25,760	5,382	2,171	64	116	1,025	47.22%	25,683	4,964	2,666	64	103	1,181	44.29%
9		of which: SME	5,024	2,084	791	22	73	470	59.38%	5,147	1,729	1,023	20	56	538	52.61%	5,146	1,533	1,220	20	48	598	48.98%
10		Retail	14,750	2,543	1,778	53	86	949	53.38%	14,525	2,325	2,222	48	72	1,063	47.86%	14,280	2,177	2,615	47	67	1,165	44.56%
11		of which: SME	2,693	1,044	681	12	31	462	67.79%	2,730	883	806	11	25	498	61.76%	2,733	774	911	11	23	529	58.07%
12		Secured by mortgages on immovable property	4,850	1,129	995	11	39	565	56.78%	4,880	985	1,109	10	30	592	53.39%	4,881	888	1,205	10	25	615	51.02%
13		of which: SME	1,137	565	753	8	31	453	60.19%	1,193	442	820	7	23	472	57.56%	1,214	367	875	7	19	488	55.76%
14		Items associated with particularly high risk	479	36	20	1	3	8	41.80%	468	39	27	1	3	11	38.88%	460	41	33	1	3	13	37.51%
15		Covered bonds	129	0	0	0	0	0	19.89%	129	0	0	0	0	0	19.89%	129	0	0	0	0	0	19.90%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	13.57%	0	0	0	0	0	0	13.23%	0	0	0	0	0	0	13.38%
17		Collective investments undertakings (CIU)	2,277	390	197	2	1	77	39.37%	2,344	307	212	2	1	81	38.36%	2,372	267	224	2	1	84	37.66%
18		Equity	1,494	94	14	1	6	1	7.30%	1,449	124	29	0	7	2	6.98%	1,414	145	43	0	8	3	6.91%
19		Securitisation																					
20		Other exposures	18,526	286	432	20	154	58	13.43%	18,109	290	844	18	158	79	9.30%	17,769	295	1,179	16	162	97	8.21%
21		Standardised Total	**247,234**	**23,557**	**5,840**	**229**	**460**	**2,840**	**48.63%**	**245,343**	**23,640**	**7,648**	**207**	**416**	**3,273**	**42.79%**	**243,351**	**24,079**	**9,202**	**202**	**399**	**3,655**	**39.72%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
22	ITALY	Central banks	69,478	0	0	0	0	0	0.00%	69,478	0	0	0	0	0	0.00%	69,478	0	0	0	0	0	0.00%
23		Central governments	73,042	9,461	448	38	15	179	40.00%	71,925	10,471	555	36	13	222	40.00%	71,046	11,246	658	36	14	263	40.00%
24		Regional governments or local authorities	313	120	5	0	0	4	75.74%	295	138	6	0	0	4	72.19%	284	149	6	0	0	4	69.38%
25		Public sector entities	410	348	14	1	3	5	34.02%	413	335	24	1	3	6	25.17%	409	330	33	1	3	7	21.41%
26		Multilateral Development Banks	24	6	1	0	0	1	56.20%	24	5	2	0	0	1	48.85%	24	4	3	0	0	1	45.87%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	4,662	497	221	9	5	92	41.85%	4,617	508	255	7	4	108	42.43%	4,572	527	280	7	3	120	42.80%
29		Corporates	10,999	2,857	785	22	76	413	52.67%	11,309	2,254	1,079	19	54	480	44.50%	11,389	1,949	1,303	20	43	529	40.63%
30		of which: SME	2,435	1,430	458	10	51	282	61.63%	2,726	1,004	591	9	32	318	53.78%	2,861	774	686	10	24	344	50.07%
31		Retail	7,240	1,585	774	14	29	479	61.95%	7,276	1,376	947	12	23	516	54.47%	7,263	1,250	1,086	12	19	545	50.20%
32		of which: SME	1,397	841	565	6	18	392	69.41%	1,493	653	656	6	13	414	63.12%	1,544	531	728	6	10	432	59.29%
33		Secured by mortgages on immovable property	1,801	645	844	4	25	512	60.66%	1,890	491	909	4	17	527	57.92%	1,933	398	958	4	13	538	56.08%
34		of which: SME	964	475	725	3	20	441	60.85%	1,028	361	775	3	14	453	58.42%	1,058	293	812	3	11	461	56.74%
35		Items associated with particularly high risk	158	31	7	1	1	2	31.64%	148	34	14	1	1	4	31.22%	141	35	20	1	1	6	31.25%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	13.57%	0	0	0	0	0	0	13.23%	0	0	0	0	0	0	13.38%
38		Collective investments undertakings (CIU)	1,073	270	190	1	1	76	39.85%	1,130	204	198	1	0	78	39.22%	1,158	169	205	1	0	79	38.76%
39		Equity	1,359	87	12	1	5	1	8.40%	1,321	113	25	0	5	2	7.58%	1,290	132	36	0	5	3	7.18%
40		Securitisation																					
41		Other exposures	17,075	7	372	0	2	35	9.44%	16,712	11	730	0	6	36	4.86%	16,421	16	1,017	0	10	36	3.53%
42		Standardised Total	**187,635**	**15,913**	**3,673**	**92**	**161**	**1,800**	**49.00%**	**186,538**	**15,939**	**4,744**	**82**	**127**	**1,983**	**41.81%**	**185,409**	**16,207**	**5,606**	**82**	**112**	**2,132**	**38.03%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
43	SLOVAKIA	Central banks	780	0	0	0	0	0	0.00%	780	0	0	0	0	0	0.00%	780	0	0	0	0	0	0.00%
44		Central governments	86	0	0	0	0	0	40.00%	86	0	0	0	0	0	40.00%	86	0	0	0	0	0	40.00%
45		Regional governments or local authorities	90	38	0	0	0	0	40.00%	81	47	0	0	0	0	40.00%	74	54	0	0	0	0	40.00%
46		Public sector entities	3	0	0	0	0	0	15.26%	3	0	0	0	0	0	15.32%	3	0	0	0	0	0	15.35%
47		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	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	1	0	0	0	0	0	44.47%	0	0	0	0	0	0	44.47%	0	1	0	0	0	0	44.47%
50		Corporates	519	14	21	0	0	10	49.29%	516	16	22	0	0	11	48.02%	512	19	23	0	0	11	47.24%
51		of which: SME	18	3	19	0	0	9	49.25%	19	1	20	0	0	10	47.95%	19	1	20	0	0	10	47.14%
52		Retail	1,427	258	331	9	26	159	48.12%	1,355	246	415	8	21	184	44.32%	1,290	233	493	8	20	207	41.93%
53		of which: SME	34	5	21	0	0	8	37.80%	33	3	23	0	0	8	35.61%	32	2	25	0	0	8	34.29%
54		Secured by mortgages on immovable property	0	0	0	0	0	0	25.87%	0	0	0	0	0	0	25.87%	0	0	0	0	0	0	25.87%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		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	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	11	0	0	0	0	0	38.27%	11	0	0	0	0	0	38.27%	11	0	0	0	0	0	38.27%
61		Securitisation																					
62		Other exposures	472	0	52	18	0	20	38.27%	425	0	100	16	0	38	38.27%	382	0	142	15	0	54	38.27%
63		Standardised Total	**3,388**	**312**	**404**	**27**	**27**	**189**	**46.90%**	**3,256**	**310**	**537**	**25**	**21**	**233**	**43.34%**	**3,138**	**308**	**658**	**23**	**20**	**272**	**41.32%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
64	UNITED STATES	Central banks	2,511	0	0	0	0	0	0.00%	2,511	0	0	0	0	0	0.00%	2,511	0	0	0	0	0	0.00%
65		Central governments	1,350	94	2	1	0	1	40.00%	1,324	118	4	1	0	2	40.00%	1,299	141	6	1	1	2	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		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	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	42.14%	0	0	0	0	0	0	42.14%	0	0	0	0	0	0	42.14%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	244	12	3	1	0	1	49.40%	238	17	4	1	0	2	50.45%	233	20	6	1	0	3	50.61%
71		Corporates	507	93	34	2	2	13	39.77%	497	94	43	1	1	17	39.65%	490	93	50	1	1	20	39.57%
72		of which: SME	23	2	0	0	0	0	47.63%	21	4	1	0	0	0	47.18%	20	5	1	0	0	1	46.92%
73		Retail	7	1	0	0	0	0	19.45%	7	1	0	0	0	0	18.67%	7	1	0	0	0	0	18.36%
74		of which: SME	0	0	0	0	0	0	31.03%	0	0	0	0	0	0	31.03%	0	0	0	0	0	0	31.02%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	42.93%	0	0	0	0	0	0	40.35%	0	0	0	0	0	0	38.42%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	11	0	0	0	0	0	27.46%	11	0	0	0	0	0	27.46%	11	0	0	0	0	0	27.46%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		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	0.00%
80		Collective investments undertakings (CIU)	49	52	1	0	0	0	25.00%	61	39	2	0	0	1	25.00%	67	32	3	0	0	1	25.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	18	0	0	0	0	0	30.93%	18	0	0	0	0	0	30.93%	18	0	0	0	0	0	30.93%
84		Standardised Total	**4,697**	**252**	**40**	**3**	**2**	**16**	**39.84%**	**4,666**	**269**	**53**	**3**	**2**	**21**	**39.78%**	**4,636**	**287**	**65**	**3**	**2**	**26**	**39.76%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
85	CROATIA	Central banks	536	0	0	0	0	0	0.00%	536	0	0	0	0	0	0.00%	536	0	0	0	0	0	0.00%
86		Central governments	1,043	20	1	1	0	1	40.00%	1,047	14	3	1	0	1	40.00%	1,050	10	5	1	0	2	40.00%
87		Regional governments or local authorities	271	22	1	0	0	0	49.56%	264	28	1	0	0	1	46.42%	258	35	2	0	0	1	44.85%
88		Public sector entities	53	3	1	0	2	1	62.48%	52	3	2	0	2	1	66.38%	52	3	2	0	2	2	66.78%
89		Multilateral Development Banks	6	2	0	0	1	0	46.02%	6	2	0	0	1	0	46.36%	6	1	1	0	1	0	46.46%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	206	19	5	1	0	2	43.69%	185	35	10	1	0	4	36.46%	167	49	14	1	0	5	34.00%
92		Corporates	1,899	442	284	5	20	177	62.35%	1,760	504	361	4	22	201	55.80%	1,643	537	445	4	24	228	51.28%
93		of which: SME	817	295	182	4	14	111	60.78%	730	323	241	4	16	129	53.68%	660	332	302	3	16	149	49.24%
94		Retail	2,479	247	357	13	4	136	37.97%	2,391	232	461	12	4	153	33.09%	2,302	221	561	12	4	169	30.11%
95		of which: SME	74	10	17	1	0	9	52.21%	69	10	22	1	0	10	46.42%	65	10	26	1	0	11	42.93%
96		Secured by mortgages on immovable property	1,160	92	84	1	1	25	29.69%	1,139	90	107	1	1	27	25.44%	1,118	88	130	1	1	30	22.76%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	30	2	9	0	1	3	40.10%	30	2	9	0	1	3	40.20%	30	2	9	0	1	3	40.29%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		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	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	35	0	0	0	0	0	40.65%	35	0	0	0	0	0	40.65%	35	0	0	0	0	0	40.65%
105		Standardised Total	7,717	849	742	21	29	345	46.49%	7,446	909	954	20	31	391	41.03%	7,195	946	1,167	19	32	439	37.62%

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
106	SPAIN	Central banks	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%
107		Central governments	3,992	75	3	1	0	1	40.00%	3,915	149	6	1	0	2	40.00%	3,840	221	9	1	0	4	40.00%
108		Regional governments or local authorities	10	19	0	0	0	0	40.00%	10	19	0	0	0	0	40.00%	10	19	0	0	0	0	40.00%
109		Public sector entities	0	1	0	0	0	0	15.02%	0	1	0	0	0	0	15.02%	0	1	0	0	0	0	15.02%
110		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	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	170	4	0	0	0	0	59.19%	168	5	1	0	0	1	58.65%	166	7	1	0	0	1	58.05%
113		Corporates	192	25	2	0	0	1	44.02%	193	22	3	0	0	1	44.04%	193	21	4	0	0	2	44.04%
114		of which: SME	1	1	0	0	0	0	40.39%	1	0	0	0	0	0	40.45%	1	0	0	0	0	0	40.49%
115		Retail	1	0	0	0	0	0	83.61%	1	0	0	0	0	0	74.67%	1	0	0	0	0	0	69.05%
116		of which: SME	0	0	0	0	0	0	100.69%	0	0	0	0	0	0	99.53%	0	0	0	0	0	0	98.67%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	12.98%	0	0	0	0	0	0	13.01%	0	0	0	0	0	0	13.03%
118		of which: SME	0	0	0	0	0	0	14.04%	0	0	0	0	0	0	14.04%	0	0	0	0	0	0	14.04%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		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	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	21.40%	0	0	0	0	0	0	22.28%	0	0	0	0	0	0	23.01%
126		Standardised Total	4,374	125	5	2	0	2	44.02%	4,297	197	10	2	0	4	43.42%	4,220	269	15	2	0	6	43.07%

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
127	SERBIA	Central banks	12	990	0	0	0	0	0.00%	12	990	0	0	0	0	0.00%	12	990	0	0	0	0	0.00%
128		Central governments	860	57	1	0	0	1	40.25%	859	57	3	0	0	1	40.14%	857	57	4	0	0	2	40.09%
129		Regional governments or local authorities	83	8	0	0	0	0	40.00%	82	9	0	0	0	0	40.00%	81	9	0	0	0	0	40.00%
130		Public sector entities	3	0	0	0	0	0	9.33%	3	0	0	0	0	0	9.33%	3	0	0	0	0	0	9.33%
131		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	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	298	0	10	3	0	5	52.79%	292	0	15	3	0	8	51.08%	286	0	21	3	0	11	51.21%
134		Corporates	1,178	276	54	6	3	20	36.98%	1,100	333	75	6	3	28	36.90%	1,039	373	96	6	3	35	36.85%
135		of which: SME	365	90	25	2	2	12	48.67%	344	105	32	2	2	15	46.04%	325	117	38	2	2	17	44.35%
136		Retail	1,714	314	135	6	21	78	57.74%	1,648	333	183	5	19	98	53.67%	1,603	331	230	5	18	118	51.33%
137		of which: SME	789	121	36	2	9	21	59.53%	756	137	53	1	9	28	53.59%	732	143	71	1	9	36	50.31%
138		Secured by mortgages on immovable property	1,040	322	21	5	12	9	44.74%	1,008	336	39	4	11	17	44.85%	993	335	56	4	10	25	44.88%
139		of which: SME	136	81	16	4	10	8	46.19%	129	73	32	4	9	15	46.19%	122	66	46	4	8	21	46.18%
140		Items associated with particularly high risk	38	1	0	0	0	0	39.40%	37	2	0	0	1	0	39.40%	36	2	0	0	1	0	39.40%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		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	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	10	278	0	0	152	0	54.55%	10	278	0	0	152	0	54.55%	10	278	0	0	152	0	54.55%
147		Standardised Total	5,236	2,245	221	21	188	113	51.00%	5,051	2,336	316	19	185	152	48.33%	4,920	2,374	407	19	184	191	46.91%

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
148	FRANCE	Central banks	129	0	0	0	0	0	0.00%	129	0	0	0	0	0	0.00%	129	0	0	0	0	0	0.00%
149		Central governments	2,860	54	10	0	0	4	40.00%	2,806	107	11	0	0	4	40.00%	2,753	158	12	0	0	5	40.00%
150		Regional governments or local authorities	39	6	0	0	0	0	40.00%	38	7	0	0	0	0	40.00%	36	9	0	0	0	0	40.00%
151		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	0.00%
152		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	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	196	14	2	1	0	1	41.27%	192	17	3	0	0	1	42.08%	188	19	4	0	0	2	41.47%
155		Corporates	405	94	8	1	1	3	36.67%	412	82	15	1	1	5	36.77%	412	77	19	1	1	7	36.82%
156		of which: SME	47	4	0	0	0	0	30.08%	46	5	1	0	0	0	30.08%	46	5	1	0	0	0	29.89%
157		Retail	4	3	0	0	0	0	9.47%	5	2	0	0	0	0	8.27%	5	1	1	0	0	0	7.99%
158		of which: SME	0	0	0	0	0	0	43.89%	0	0	0	0	0	0	43.84%	0	0	0	0	0	0	43.83%
159		Secured by mortgages on immovable property	1	0	0	0	0	0	16.76%	1	0	0	0	0	0	16.85%	1	0	0	0	0	0	16.85%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	43.22%	0	0	0	0	0	0	42.09%	0	0	0	0	0	0	41.18%
163		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	0.00%
164		Collective investments undertakings (CIU)	2	0	0	0	0	0	25.00%	2	0	0	0	0	0	25.00%	2	0	0	0	0	0	25.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	3	0	0	0	0	0	27.89%	3	0	0	0	0	0	27.89%	3	0	0	0	0	0	27.90%
168		Standardised Total	3,639	170	20	2	1	8	38.26%	3,587	214	29	2	1	11	38.06%	3,529	264	36	1	1	14	37.94%

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		**Central governments**	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
171		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		**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	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	36.94%	0	0	0	0	0	0	36.04%	0	0	0	0	0	0	35.71%
174		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		**Institutions**	591	61	7	1	1	2	33.30%	582	64	14	1	1	5	33.54%	574	66	19	1	1	6	33.46%
176		**Corporates**	1,148	421	102	3	5	40	39.44%	1,191	351	129	3	4	50	39.17%	1,216	306	149	3	3	58	39.10%
177		of which: SME	56	9	1	0	0	0	32.52%	47	17	2	0	0	1	32.52%	40	23	3	0	0	1	32.52%
178		**Retail**	6	1	0	0	0	0	27.18%	6	1	0	0	0	0	24.78%	6	1	1	0	0	0	23.65%
179		of which: SME	0	0	0	0	0	0	35.59%	0	0	0	0	0	0	35.23%	0	0	0	0	0	0	35.03%
180		**Secured by mortgages on immovable property**	2	1	0	0	0	0	16.87%	2	1	1	0	0	0	17.04%	2	1	1	0	0	0	17.18%
181		of which: SME	0	0	0	0	0	0	16.86%	0	0	0	0	0	0	16.86%	0	0	0	0	0	0	16.86%
182		**Items associated with particularly high risk**	0	0	0	0	0	0	36.34%	0	0	0	0	0	0	36.34%	0	0	0	0	0	0	36.34%
183		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		**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	0.00%
185		**Collective investments undertakings (CIU)**	6	0	0	0	0	0	25.00%	6	0	0	0	0	0	25.00%	6	0	0	0	0	0	25.00%
186		**Equity**	13	0	0	0	0	0	27.90%	13	0	0	0	0	0	27.90%	13	0	0	0	0	0	27.90%
187		**Securitisation**																					
188		**Other exposures**	3	0	0	0	0	0	1.66%	3	0	0	0	0	0	0.68%	3	0	0	0	0	0	0.43%
189		**Standardised Total**	**1,769**	**484**	**110**	**4**	**6**	**43**	**38.88%**	**1,803**	**417**	**143**	**4**	**4**	**55**	**38.47%**	**1,820**	**373**	**170**	**4**	**3**	**65**	**38.28%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
190	LUXEMBOURG	**Central banks**	523	0	0	0	0	0	0.00%	523	0	0	0	0	0	0.00%	523	0	0	0	0	0	0.00%
191		**Central governments**	48	0	0	0	0	0	40.00%	48	0	0	0	0	0	40.00%	48	0	0	0	0	0	40.00%
192		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		**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	0.00%
194		**Multilateral Development Banks**	2	1	0	0	0	0	45.18%	3	0	0	0	0	0	45.70%	3	0	0	0	0	0	45.92%
195		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		**Institutions**	185	17	1	0	0	0	22.14%	184	18	2	0	0	0	23.60%	182	18	3	0	0	1	24.25%
197		**Corporates**	704	557	17	2	4	6	33.57%	863	385	30	2	3	10	33.62%	921	316	41	2	2	14	33.68%
198		of which: SME	35	6	0	0	0	0	38.66%	35	6	1	0	0	0	38.66%	35	6	1	0	0	0	38.65%
199		**Retail**	7	0	0	0	0	0	1.58%	7	0	0	0	0	0	1.46%	7	0	0	0	0	0	1.44%
200		of which: SME	0	0	0	0	0	0	17.12%	0	0	0	0	0	0	17.12%	0	0	0	0	0	0	17.12%
201		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		**Items associated with particularly high risk**	173	0	0	0	0	0	27.46%	173	0	0	0	0	0	27.46%	173	0	0	0	0	0	27.46%
204		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		**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	0.00%
206		**Collective investments undertakings (CIU)**	1,123	68	6	1	0	1	26.57%	1,121	64	11	1	0	3	26.23%	1,114	66	16	1	0	4	26.11%
207		**Equity**	0	0	0	0	0	0	65.95%	0	0	0	0	0	0	65.95%	0	0	0	0	0	0	65.95%
208		**Securitisation**																					
209		**Other exposures**	229	0	6	2	0	2	29.36%	223	0	13	2	0	4	29.36%	217	0	18	1	0	5	29.36%
210		**Standardised Total**	**2,995**	**644**	**30**	**5**	**4**	**9**	**30.95%**	**3,145**	**467**	**57**	**4**	**3**	**17**	**30.75%**	**3,189**	**401**	**78**	**4**	**3**	**24**	**30.69%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	QATAR	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		**Central governments**	4,251	80	6	2	0	2	40.00%	4,167	159	12	2	0	5	40.00%	4,085	235	17	2	0	7	40.00%
213		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		**Public sector entities**	0	0	0	0	0	0	11.14%	0	0	0	0	0	0	11.14%	0	0	0	0	0	0	11.14%
215		**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	0.00%
216		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		**Institutions**	179	8	1	0	0	0	60.88%	173	13	2	0	0	1	60.88%	170	16	2	0	0	1	60.88%
218		**Corporates**	9	1	0	0	0	0	45.20%	9	1	0	0	0	0	45.20%	9	1	0	0	0	0	45.20%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		**Retail**	0	0	0	0	0	0	7.66%	0	0	0	0	0	0	7.25%	0	0	0	0	0	0	7.23%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		**Secured by mortgages on immovable property**	0	0	0	0	0	0	10.24%	0	0	0	0	0	0	10.24%	0	0	0	0	0	0	10.24%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		**Items associated with particularly high risk**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		**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	0.00%
227		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		**Securitisation**																					
230		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**4,439**	**89**	**7**	**3**	**0**	**3**	**42.49%**	**4,349**	**172**	**14**	**2**	**0**	**6**	**42.55%**	**4,263**	**252**	**20**	**2**	**0**	**8**	**42.45%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
1	Intesa Sanpaolo S.p.A.	Central banks	76,946	1,111	1	0	0	0	1.05%	76,946	1,111	1	0	0	0	1.05%	76,946	1,111	1	0	0	0	1.05%
2		Central governments	91,975	10,074	572	99	43	229	40.01%	90,396	11,377	848	131	35	339	40.01%	89,003	12,400	1,218	115	34	487	40.01%
3		Regional governments or local authorities	898	317	8	1	1	5	65.36%	859	353	11	1	1	6	57.96%	829	378	15	1	1	8	53.00%
4		Public sector entities	518	530	32	1	10	16	50.32%	505	524	50	1	9	19	37.12%	492	520	68	1	8	21	31.12%
5		Multilateral Development Banks	269	58	5	0	3	1	26.01%	244	78	11	0	3	3	23.55%	234	79	19	0	2	4	22.34%
6		International Organisations	58	0	0	0	0	0	15.55%	58	0	0	0	0	0	15.55%	58	0	0	0	0	0	15.56%
7		Institutions	7,507	1,693	331	42	24	143	43.23%	6,171	2,884	475	39	46	205	43.18%	5,895	2,975	659	33	46	287	43.47%
8		Corporates	22,769	8,821	1,723	158	417	996	57.80%	21,252	9,320	2,741	166	451	1,398	51.02%	20,537	8,856	3,920	140	407	1,854	47.29%
9		of which: SME	4,408	2,632	860	53	203	550	63.97%	4,057	2,571	1,271	52	198	716	56.30%	3,845	2,332	1,722	42	169	894	51.92%
10		Retail	13,788	3,352	1,931	157	258	1,154	59.76%	12,673	3,678	2,720	159	247	1,461	53.71%	11,912	3,535	3,624	127	220	1,801	49.70%
11		of which: SME	2,243	1,507	669	27	101	476	71.13%	1,915	1,622	882	28	112	551	62.42%	1,743	1,484	1,192	23	102	651	54.60%
12		Secured by mortgages on immovable property	4,486	1,487	1,000	20	105	587	58.67%	4,223	1,568	1,184	22	106	638	53.86%	4,050	1,496	1,429	18	92	701	49.03%
13		of which: SME	896	819	740	10	76	465	62.90%	770	848	837	10	78	495	59.15%	718	766	971	8	67	531	54.72%
14		Items associated with particularly high risk	458	56	20	2	4	8	41.69%	440	65	30	1	4	11	38.02%	432	62	40	1	4	14	36.16%
15		Covered bonds	129	0	0	0	0	0	19.89%	129	0	0	0	0	0	19.89%	129	0	0	0	0	0	19.90%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	14.66%	0	0	0	0	0	0	14.60%	0	0	0	0	0	0	15.15%
17		Collective investments undertakings (CIU)	2,108	563	193	4	4	83	43.01%	2,091	556	216	8	4	89	41.10%	2,109	496	258	7	4	100	38.57%
18		Equity	1,353	234	15	1	34	1	6.37%	1,177	382	43	1	55	3	7.82%	1,102	408	92	1	58	9	9.26%
19		Securitisation																					
20		Other exposures	18,444	286	513	21	154	58	11.39%	17,862	290	1,091	19	157	80	7.33%	17,284	294	1,665	17	161	100	6.00%
21		Standardised Total	**241,707**	**28,581**	**6,343**	**505**	**1,054**	**3,281**	**51.73%**	**235,026**	**32,185**	**9,421**	**549**	**1,117**	**4,252**	**45.14%**	**231,012**	**32,610**	**13,009**	**462**	**1,037**	**5,385**	**41.39%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
22	ITALY	Central banks	69,478	0	0	0	0	0	0.00%	69,478	0	0	0	0	0	0.00%	69,478	0	0	0	0	0	0.00%
23		Central governments	72,975	9,453	523	82	41	209	40.00%	71,747	10,448	755	110	32	302	40.00%	70,687	11,194	1,069	96	31	428	40.00%
24		Regional governments or local authorities	313	120	5	0	0	4	73.17%	294	138	7	0	0	5	67.14%	282	148	8	0	0	5	61.78%
25		Public sector entities	385	370	17	1	4	5	30.50%	363	379	31	1	4	7	22.19%	343	385	44	1	4	8	19.13%
26		Multilateral Development Banks	19	10	1	0	1	1	58.70%	16	12	2	0	1	1	47.00%	15	11	4	0	1	2	41.87%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	4,026	1,133	220	14	16	100	45.60%	3,133	1,973	274	12	31	126	45.92%	3,005	2,022	352	11	30	163	46.28%
29		Corporates	9,615	4,264	763	27	216	413	54.20%	8,867	4,564	1,209	32	237	515	42.62%	8,650	4,224	1,767	29	212	641	36.27%
30		of which: SME	1,957	1,920	444	11	130	280	63.10%	1,904	1,771	647	13	125	336	51.87%	1,932	1,509	881	12	105	400	45.44%
31		Retail	6,563	2,291	744	19	89	483	64.92%	6,028	2,571	1,000	20	103	541	54.12%	5,806	2,439	1,354	17	93	621	45.86%
32		of which: SME	982	1,288	533	8	69	390	73.23%	762	1,361	680	9	81	427	62.82%	685	1,204	914	7	72	483	52.84%
33		Secured by mortgages on immovable property	1,498	965	827	5	79	519	62.73%	1,367	995	928	5	81	541	58.32%	1,332	886	1,072	5	68	572	53.31%
34		of which: SME	730	723	711	4	64	449	63.12%	624	752	788	4	66	466	59.12%	592	669	902	3	55	490	54.30%
35		Items associated with particularly high risk	137	52	7	1	2	2	31.35%	120	60	17	1	2	5	30.89%	113	57	27	1	2	8	30.77%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	14.66%	0	0	0	0	0	0	14.60%	0	0	0	0	0	0	15.15%
38		Collective investments undertakings (CIU)	959	387	187	2	2	81	43.54%	969	364	199	4	3	85	42.41%	1,000	312	221	3	2	90	40.71%
39		Equity	1,246	199	13	1	27	1	7.10%	1,098	325	36	1	41	2	6.57%	1,034	351	74	1	42	5	6.47%
40		Securitisation																					
41		Other exposures	16,995	7	452	0	2	35	7.78%	16,470	11	973	0	5	36	3.67%	15,945	14	1,494	0	9	37	2.44%
42		Standardised Total	**184,208**	**19,253**	**3,760**	**153**	**479**	**1,854**	**49.32%**	**179,950**	**21,839**	**5,432**	**187**	**540**	**2,166**	**39.88%**	**177,691**	**22,042**	**7,488**	**164**	**494**	**2,579**	**34.44%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
43	SLOVAKIA	Central banks	780	0	0	0	0	0	0.00%	780	0	0	0	0	0	0.00%	780	0	0	0	0	0	0.00%
44		Central governments	86	0	0	0	0	0	40.00%	86	0	0	0	0	0	40.00%	85	0	0	0	0	0	40.00%
45		Regional governments or local authorities	90	38	0	0	0	0	40.00%	81	47	0	0	0	0	40.00%	74	54	0	0	0	0	40.00%
46		Public sector entities	3	0	0	0	0	0	15.26%	3	0	0	0	0	0	15.32%	3	0	0	0	0	0	15.35%
47		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	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	0	0	0	0	0	0	51.15%	0	1	0	0	0	0	51.15%	0	1	0	0	0	0	51.15%
50		Corporates	508	23	23	1	1	11	49.33%	494	33	27	1	0	13	47.60%	485	39	30	1	0	14	46.83%
51		of which: SME	17	3	21	0	0	10	48.26%	16	1	23	0	0	11	45.95%	15	1	24	0	0	11	44.75%
52		Retail	1,364	275	377	36	78	235	62.51%	1,207	274	535	34	62	319	59.55%	1,064	258	693	26	53	401	57.90%
53		of which: SME	30	4	25	1	1	10	40.14%	26	3	31	1	1	12	38.81%	23	2	34	1	0	13	38.17%
54		Secured by mortgages on immovable property	0	0	0	0	0	0	43.39%	0	0	0	0	0	0	43.39%	0	0	0	0	0	0	43.39%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		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	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	11	0	0	0	0	0	38.27%	11	0	0	0	0	0	38.27%	11	0	0	0	0	0	38.27%
61		Securitisation																					
62		Other exposures	472	0	52	18	0	20	38.27%	425	0	100	16	0	38	38.27%	382	0	142	15	0	54	38.27%
63		Standardised Total	**3,314**	**337**	**452**	**55**	**79**	**267**	**59.02%**	**3,086**	**355**	**662**	**51**	**63**	**370**	**55.85%**	**2,885**	**352**	**866**	**42**	**53**	**470**	**54.28%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
64	UNITED STATES	Central banks	2,511	0	0	0	0	0	0.00%	2,511	0	0	0	0	0	0.00%	2,511	0	0	0	0	0	0.00%
65		Central governments	1,348	94	3	2	1	1	40.00%	1,321	118	7	2	1	3	40.00%	1,293	141	13	2	1	5	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		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	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	42.14%	0	0	0	0	0	0	42.14%	0	0	0	0	0	0	42.14%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	220	36	3	1	1	1	48.88%	182	71	6	1	1	3	49.68%	172	76	12	1	1	6	50.15%
71		Corporates	461	135	38	3	5	15	40.04%	435	142	56	2	6	22	40.00%	417	142	74	2	6	29	39.87%
72		of which: SME	22	3	1	0	0	0	49.52%	19	5	2	0	0	1	49.70%	17	7	3	0	0	1	49.91%
73		Retail	6	1	0	0	0	0	21.31%	6	1	0	0	0	0	21.71%	6	1	1	0	0	0	22.52%
74		of which: SME	0	1	0	0	0	0	31.04%	0	1	0	0	0	0	31.06%	0	0	0	0	0	0	31.05%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	44.74%	0	0	0	0	0	0	43.16%	0	0	0	0	0	0	41.86%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	11	0	0	0	0	0	27.46%	11	0	0	0	0	0	27.46%	11	0	0	0	0	0	27.46%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		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	0.00%
80		Collective investments undertakings (CIU)	26	75	1	0	1	0	25.00%	31	69	2	0	1	0	25.00%	40	58	4	0	1	1	25.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	18	0	0	0	0	0	30.93%	18	0	0	0	0	0	30.93%	18	0	0	0	0	0	30.93%
84		Standardised Total	**4,602**	**342**	**45**	**6**	**8**	**18**	**40.34%**	**4,515**	**402**	**72**	**6**	**9**	**29**	**40.41%**	**4,468**	**418**	**102**	**5**	**10**	**41**	**40.44%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
85	CROATIA	Central banks	536	0	0	0	0	0	0.00%	536	0	0	0	0	0	0.00%	536	0	0	0	0	0	0.00%
86		Central governments	1,042	20	2	1	0	1	40.00%	1,045	14	6	2	0	2	40.00%	1,045	10	10	1	0	4	40.00%
87		Regional governments or local authorities	271	22	1	0	0	1	47.29%	263	28	2	0	0	1	44.13%	256	34	3	0	0	1	42.66%
88		Public sector entities	53	3	1	0	2	1	62.48%	52	3	2	0	2	1	66.38%	52	3	2	0	2	2	66.78%
89		Multilateral Development Banks	6	2	0	0	1	0	46.02%	6	2	0	0	1	0	46.36%	6	1	1	0	1	0	46.46%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	184	28	17	3	0	7	37.42%	155	46	28	2	0	10	35.78%	136	59	35	1	0	12	35.30%
92		Corporates	1,779	486	360	22	75	266	73.71%	1,553	540	532	18	77	363	68.27%	1,370	546	709	13	69	464	65.40%
93		of which: SME	732	319	243	20	53	175	72.01%	588	336	371	16	51	248	66.78%	479	319	496	11	43	319	64.28%
94		Retail	2,321	300	463	57	20	216	46.78%	2,105	294	684	53	18	293	42.79%	1,910	277	896	42	15	366	40.78%
95		of which: SME	65	13	23	4	1	13	56.32%	55	12	34	3	1	18	54.05%	46	11	43	2	1	23	52.97%
96		Secured by mortgages on immovable property	1,131	104	101	5	4	33	32.28%	1,082	106	148	7	4	41	27.91%	1,018	109	208	6	3	52	25.15%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	30	2	9	0	1	3	40.10%	30	2	9	0	1	3	40.20%	30	2	9	0	1	3	40.29%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		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	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	35	0	0	0	0	0	40.65%	35	0	0	0	0	0	40.65%	35	0	0	0	0	0	40.65%
105		Standardised Total	**7,386**	**967**	**955**	**89**	**104**	**527**	**55.18%**	**6,862**	**1,036**	**1,411**	**82**	**104**	**715**	**50.70%**	**6,395**	**1,041**	**1,873**	**64**	**91**	**904**	**48.29%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
106	SPAIN	Central banks	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%
107		Central governments	3,989	75	6	3	0	2	40.00%	3,909	149	12	3	0	5	40.00%	3,830	221	19	2	0	8	40.00%
108		Regional governments or local authorities	10	19	0	0	0	0	40.00%	10	19	0	0	0	0	40.00%	10	19	0	0	0	0	40.00%
109		Public sector entities	0	1	0	0	0	0	15.02%	0	1	0	0	0	0	15.02%	0	1	0	0	0	0	15.02%
110		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	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	161	13	1	0	0	0	60.00%	144	28	1	0	0	1	57.84%	141	30	3	0	0	2	55.44%
113		Corporates	164	52	2	1	1	1	47.76%	147	66	5	1	1	3	48.42%	147	63	9	1	1	4	47.88%
114		of which: SME	0	1	0	0	0	0	40.39%	1	1	0	0	0	0	40.56%	1	1	0	0	0	0	40.72%
115		Retail	1	0	0	0	0	0	82.94%	1	0	0	0	0	0	71.71%	1	0	0	0	0	0	64.06%
116		of which: SME	0	0	0	0	0	0	101.14%	0	0	0	0	0	0	99.39%	0	0	0	0	0	0	96.92%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	17.77%	0	0	0	0	0	0	19.89%	0	0	0	0	0	0	21.75%
118		of which: SME	0	0	0	0	0	0	66.25%	0	0	0	0	0	0	66.24%	0	0	0	0	0	0	66.23%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		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	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	21.40%	0	0	0	0	0	0	22.34%	0	0	0	0	0	0	23.19%
126		Standardised Total	**4,335**	**161**	**9**	**4**	**1**	**4**	**43.74%**	**4,221**	**264**	**19**	**4**	**2**	**8**	**43.79%**	**4,138**	**334**	**32**	**3**	**2**	**14**	**43.76%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
127	SERBIA	Central banks	12	990	0	0	0	0	0.00%	12	990	0	0	0	0	0.00%	12	990	0	0	0	0	0.00%
128		Central governments	859	57	2	1	0	1	40.16%	857	57	5	1	0	2	40.07%	853	56	8	1	0	3	40.04%
129		Regional governments or local authorities	82	8	0	0	0	0	40.00%	81	9	1	0	0	0	40.00%	81	9	1	0	0	0	40.00%
130		Public sector entities	3	0	0	0	0	0	9.33%	3	0	0	0	0	0	9.33%	3	0	0	0	0	0	9.33%
131		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	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	292	0	15	9	0	8	55.51%	278	0	30	10	0	17	57.36%	261	0	47	8	0	27	58.05%
134		Corporates	1,150	292	66	18	6	29	44.39%	1,023	375	110	18	7	51	46.21%	911	437	160	14	7	75	47.05%
135		of which: SME	358	93	28	6	3	15	53.24%	324	113	43	6	3	22	51.68%	291	130	59	5	3	30	50.79%
136		Retail	1,674	339	151	17	55	96	63.85%	1,542	383	238	19	48	145	61.06%	1,422	397	345	15	45	205	59.59%
137		of which: SME	774	131	41	5	23	26	63.26%	714	159	73	5	22	43	59.44%	663	169	114	4	21	66	57.68%
138		Secured by mortgages on immovable property	1,016	345	22	8	19	15	66.28%	949	390	44	7	18	29	66.83%	895	421	67	6	18	45	66.69%
139		of which: SME	129	88	16	6	10	12	70.39%	114	88	32	6	10	22	70.46%	98	89	46	5	10	32	70.48%
140		Items associated with particularly high risk	38	1	0	0	0	0	39.40%	37	2	0	0	1	0	39.40%	36	2	0	0	1	0	39.40%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		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	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	10	278	0	0	152	0	54.55%	10	278	0	0	152	0	54.55%	10	278	0	0	152	0	54.55%
147		Standardised Total	**5,137**	**2,309**	**256**	**52**	**232**	**149**	**58.34%**	**4,792**	**2,483**	**427**	**56**	**226**	**245**	**57.31%**	**4,484**	**2,590**	**628**	**45**	**223**	**356**	**56.75%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
148	FRANCE	Central banks	129	0	0	0	0	0	0.00%	129	0	0	0	0	0	0.00%	129	0	0	0	0	0	0.00%
149		Central governments	2,859	54	10	1	0	4	40.00%	2,805	107	12	1	0	5	40.00%	2,752	158	14	1	0	6	40.00%
150		Regional governments or local authorities	39	6	0	0	0	0	40.00%	38	7	0	0	0	0	40.00%	36	9	0	0	0	0	40.00%
151		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	0.00%
152		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	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	171	37	3	1	0	1	37.20%	134	72	5	1	1	2	41.57%	128	75	8	1	1	4	44.96%
155		Corporates	334	166	8	1	4	3	38.17%	292	199	17	1	5	7	38.18%	289	190	29	1	5	11	37.65%
156		of which: SME	41	10	0	0	0	0	29.41%	37	14	1	0	0	0	29.25%	36	14	1	0	0	0	29.06%
157		Retail	4	3	0	0	0	0	10.84%	4	3	1	0	0	0	9.88%	4	2	1	0	0	0	9.99%
158		of which: SME	0	0	0	0	0	0	43.95%	0	0	0	0	0	0	43.88%	0	0	0	0	0	0	43.85%
159		Secured by mortgages on immovable property	1	0	0	0	0	0	18.74%	1	0	0	0	0	0	18.64%	1	0	0	0	0	0	18.53%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	43.20%	0	0	0	0	0	0	43.42%	0	0	0	0	0	0	42.78%
163		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	0.00%
164		Collective investments undertakings (CIU)	2	0	0	0	0	0	25.00%	2	0	0	0	0	0	25.00%	2	0	0	0	0	0	25.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	3	0	0	0	0	0	27.89%	3	0	0	0	0	0	27.90%	3	0	0	0	0	0	27.90%
168		Standardised Total	**3,541**	**267**	**21**	**3**	**5**	**8**	**38.49%**	**3,407**	**388**	**35**	**3**	**7**	**14**	**38.83%**	**3,343**	**434**	**52**	**2**	**6**	**20**	**38.99%**

2021 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		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	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	38.48%	0	0	0	0	0	0	38.13%	0	0	0	0	0	0	37.84%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	515	130	15	3	2	5	31.19%	437	194	29	2	4	10	33.14%	418	195	46	2	4	16	34.16%
176		Corporates	1,000	557	114	6	10	46	40.21%	1,059	449	163	5	8	65	40.22%	1,074	398	199	4	6	80	40.24%
177		of which: SME	50	13	4	1	0	2	52.82%	38	22	7	1	0	4	52.82%	30	28	9	1	0	5	52.82%
178		Retail	5	2	0	0	0	0	32.73%	5	2	0	0	0	0	28.95%	5	1	1	0	0	0	27.18%
179		of which: SME	0	0	0	0	0	0	36.73%	0	0	0	0	0	0	35.56%	0	0	0	0	0	0	34.67%
180		Secured by mortgages on immovable property	2	1	1	0	0	0	18.62%	2	1	1	0	0	0	18.75%	2	1	1	0	0	0	18.97%
181		of which: SME	0	0	0	0	0	0	16.86%	0	0	0	0	0	0	16.86%	0	0	0	0	0	0	16.86%
182		Items associated with particularly high risk	0	0	0	0	0	0	36.34%	0	0	0	0	0	0	36.34%	0	0	0	0	0	0	36.34%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		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	0.00%
185		Collective investments undertakings (CIU)	6	0	0	0	0	0	25.00%	6	0	0	0	0	0	25.00%	6	0	0	0	0	0	25.00%
186		Equity	13	0	0	0	0	0	27.90%	13	0	0	0	0	0	27.90%	13	0	0	0	0	0	27.90%
187		Securitisation																					
188		Other exposures	3	0	0	0	0	0	1.25%	3	0	0	0	0	0	0.32%	2	0	1	0	0	0	0.15%
189		Standardised Total	**1,544**	**689**	**130**	**9**	**12**	**51**	**39.08%**	**1,525**	**645**	**193**	**7**	**12**	**75**	**39.00%**	**1,521**	**596**	**246**	**6**	**11**	**96**	**38.91%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 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
190	LUXEMBOURG	Central banks	523	0	0	0	0	0	0.00%	523	0	0	0	0	0	0.00%	523	0	0	0	0	0	0.00%
191		Central governments	48	0	0	0	0	0	40.00%	48	0	0	0	0	0	40.00%	48	0	0	0	0	0	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		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	0.00%
194		Multilateral Development Banks	2	1	0	0	0	0	45.18%	3	0	0	0	0	0	45.70%	3	0	0	0	0	0	45.92%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	167	35	1	0	0	0	22.40%	145	56	3	0	1	1	20.40%	140	58	5	0	1	1	20.94%
197		Corporates	448	816	14	2	14	5	34.17%	449	795	34	4	18	12	34.21%	495	718	65	4	16	22	34.26%
198		of which: SME	30	11	0	0	0	0	38.33%	26	15	1	0	0	0	38.34%	25	15	2	0	0	1	38.34%
199		Retail	7	0	0	0	0	0	2.01%	7	0	0	0	0	0	1.78%	7	0	1	0	0	0	1.76%
200		of which: SME	0	0	0	0	0	0	29.65%	0	0	0	0	0	0	29.65%	0	0	0	0	0	0	29.65%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	173	0	0	0	0	0	27.46%	173	0	0	0	0	0	27.46%	173	0	0	0	0	0	27.46%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		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	0.00%
206		Collective investments undertakings (CIU)	1,091	101	5	2	1	1	26.59%	1,060	121	15	4	1	4	26.14%	1,038	125	33	3	1	8	25.88%
207		Equity	0	0	0	0	0	0	65.95%	0	0	0	0	0	0	65.95%	0	0	0	0	0	0	65.95%
208		Securitisation																					
209		Other exposures	228	0	8	3	0	2	29.36%	218	0	17	3	0	5	29.36%	209	0	26	2	0	8	29.36%
210		Standardised Total	**2,687**	**953**	**29**	**8**	**16**	**9**	**30.93%**	**2,625**	**974**	**69**	**11**	**20**	**21**	**30.61%**	**2,636**	**903**	**130**	**10**	**18**	**40**	**30.49%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	QATAR	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	4,247	80	10	5	0	4	40.00%	4,156	158	22	6	0	9	40.00%	4,064	235	39	6	1	15	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	11.14%	0	0	0	0	0	0	11.14%	0	0	0	0	0	0	11.14%
215		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	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	156	31	1	1	0	1	60.88%	115	70	2	1	1	1	60.88%	108	75	5	0	1	3	60.88%
218		Corporates	9	1	0	0	0	0	45.17%	8	1	0	0	0	0	45.17%	8	1	0	0	0	0	45.17%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	10.18%	0	0	0	0	0	0	9.95%	0	0	0	0	0	0	10.10%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	23.49%	0	0	0	0	0	0	23.49%	0	0	0	0	0	0	23.49%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		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	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**4,412**	**112**	**11**	**5**	**1**	**5**	**41.90%**	**4,280**	**230**	**25**	**7**	**1**	**10**	**42.04%**	**4,180**	**311**	**44**	**6**	**1**	**18**	**42.24%**

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

Intesa Sanpaolo S.p.A.

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Intesa Sanpaolo S.p.A.	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	18,151	0	9,593	0	11,712	5,953	6,224	2,620	323	195	49	328	76	23.66%
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		**Retail**	23,344	0	6,871	0	15,637	9,214	7,372	3,295	329	211	29	283	38	11.69%
8		**Retail - Secured on real estate property**														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	15,108	0	4,559	0	10,546	7,355	4,367	2,329	195	133	12	148	15	7.70%
11		**Retail - Qualifying Revolving**														
12		**Retail - Other Retail**														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**49,610**	**0**	**20,898**	**0**	**32,381**	**17,595**	**16,654**	**7,767**	**677**	**419**	**80**	**626**	**116**	**17.11%**

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	ITALY	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	17,973	0	9,504	0	11,488	5,811	6,161	2,571	320	192	44	326	75	23.49%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	22,475	0	6,764	0	14,871	8,674	7,279	3,231	322	206	29	280	36	11.19%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	14,280	0	4,474	0	9,802	6,829	4,288	2,273	189	128	12	146	13	6.87%
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**48,559**	**0**	**20,700**	**0**	**31,391**	**16,912**	**16,493**	**7,649**	**667**	**410**	**75**	**621**	**112**	16.81%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	SLOVAKIA	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	132	0	82	0	193	112	42	30	2	1	4	1	1	57.89%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	826	0	95	0	733	513	83	60	6	5	0	3	2	37.68%
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	787	0	73	0	713	500	68	51	6	5	0	2	2	35.51%
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**958**	**0**	**177**	**0**	**927**	**625**	**125**	**91**	**8**	**7**	**4**	**4**	**3**	41.74%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	UNITED STATES	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	4	0	1	0	4	3	0	0	0	0	0	0	0	27.06%
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	4	0	1	0	4	3	0	0	0	0	0	0	0	27.06%
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**4**	**0**	**1**	**0**	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	27.06%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	CROATIA	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
91	SPAIN	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	2	0	2	0	0	0	2	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	1	0	0	0	0	0	1	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**7**	**0**	**5**	**0**	**0**	**0**	**7**	**4**	**0**	**0**	**0**	**0**	**0**	-

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

Intesa Sanpaolo S.p.A.

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
109	SERBIA	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	3	0	1	0	2	2	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	2	2	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**3**	**0**	**1**	**0**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
127	FRANCE	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	1	0	0	0	1	1	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	1	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**1**	**0**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
145	UNITED KINGDOM	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	1	0	0	0	0	0	1	1	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	6	0	1	0	5	4	1	1	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	6	0	1	0	5	4	1	1	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**7**	**0**	**1**	**0**	**5**	**4**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
163	LUXEMBOURG	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
181	QATAR	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Intesa Sanpaolo S.A.

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Intesa Sanpaolo S.A.	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	26,072	0	3,223	0	24,155	19,715	1,846	1,244	30	23	34	19	9	29.70%
5		Corporates - Of Which: Specialised Lending	13	0	2	0	12	8	1	1	0	0	0	0	0	9.07%
6		Corporates - Of Which: SME	13,120	0	1,709	0	12,006	9,959	1,066	737	26	20	22	13	9	33.03%
7		**Retail**	6,981	0	149	0	6,464	5,811	489	424	23	19	8	5	3	14.89%
8		**Retail - Secured on real estate property**	16	0	5	0	8	0	7	0	2	0	0	0	0	13.11%
9		Retail - Secured on real estate property - Of Which: SME	15	0	5	0	7	0	6	0	2	0	0	0	0	13.11%
10		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	-
11		**Retail - Qualifying Revolving**	5	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	6,965	0	145	0	6,456	5,811	482	424	22	19	8	4	3	15.02%
13		Retail - Other Retail - Of Which: SME	6,591	0	140	0	6,099	5,478	466	409	21	18	8	4	3	15.13%
14		Retail - Other Retail - Of Which: non-SME	375	0	5	0	357	333	16	15	1	1	0	0	0	11.70%
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**33,139**	**0**	**3,423**	**0**	**30,674**	**25,540**	**2,364**	**1,678**	**54**	**43**	**43**	**24**	**12**	**22.59%**

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
19	ITALY	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	25,905	0	3,120	0	24,014	19,592	1,837	1,236	29	23	34	19	9	29.95%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	6,948	0	133	0	6,438	5,811	486	424	23	19	8	4	3	14.89%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**32,939**	**0**	**3,304**	**0**	**30,507**	**25,418**	**2,352**	**1,670**	**54**	**42**	**43**	**24**	**12**	22.64%

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
37	SLOVAKIA	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	151	0	94	0	108	0	9	0	1	0	0	0	0	18.37%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	33	0	16	0	26	0	3	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**184**	**0**	**110**	**0**	**134**	**0**	**12**	**0**	**1**	**0**	**0**	**0**	**0**	18.37%

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
55	UNITED STATES	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
73	CROATIA	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
91	SPAIN	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Intesa Sanpaolo S.p.A.

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
108	SERBIA	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	FRANCE	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	UNITED KINGDOM	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	LUXEMBOURG	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	QATAR	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Intesa Sanpaolo S.p.A.

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Intesa Sanpaolo S.p.A.	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	12,794	4,613	852	46	128	272	31.89%	13,445	3,555	1,258	46	86	372	29.61%	13,742	2,959	1,557	41	65	462	29.65%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	17,343	5,080	915	22	126	191	20.88%	18,334	3,679	1,325	21	82	244	18.41%	18,876	2,846	1,616	19	63	291	18.04%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	11,934	2,692	482	6	45	74	15.38%	12,722	1,736	650	5	21	83	12.73%	13,173	1,189	745	4	13	89	11.94%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**35,237**	**12,666**	**1,809**	**69**	**262**	**464**	**25.65%**	**36,952**	**10,117**	**2,642**	**68**	**176**	**623**	**23.58%**	**37,843**	**8,619**	**3,249**	**60**	**135**	**765**	**23.55%**

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	ITALY	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	12,558	4,565	845	42	127	269	31.87%	13,203	3,516	1,249	42	85	369	29.53%	13,496	2,926	1,546	37	65	457	29.58%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	16,553	5,018	901	22	125	187	20.80%	17,535	3,632	1,305	21	81	237	18.18%	18,074	2,806	1,592	18	62	283	17.76%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	11,168	2,641	469	6	44	71	15.16%	11,949	1,698	632	5	21	77	12.24%	12,398	1,157	724	4	13	82	11.32%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**34,211**	**12,552**	**1,788**	**65**	**260**	**458**	25.61%	**35,910**	**10,027**	**2,613**	**63**	**174**	**613**	23.44%	**36,795**	**8,542**	**3,215**	**56**	**134**	**752**	23.39%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	SLOVAKIA	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	199	35	3	4	1	2	50.13%	203	30	4	4	0	2	52.98%	206	26	6	4	0	3	53.64%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	754	55	13	0	1	4	27.09%	761	43	18	0	1	6	35.37%	763	37	22	0	1	9	38.48%
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	731	44	12	0	1	3	24.33%	737	34	16	0	0	5	31.99%	738	29	19	0	0	7	34.88%
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**953**	**90**	**16**	**4**	**2**	**5**	31.48%	**964**	**73**	**23**	**5**	**1**	**9**	38.78%	**968**	**63**	**28**	**5**	**1**	**11**	41.49%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED STATES	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	4	0	0	0	0	0	14.78%	4	0	0	0	0	0	12.99%	4	0	0	0	0	0	12.44%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	14.78%	4	0	0	0	0	0	12.99%	4	0	0	0	0	0	12.44%
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**4**	**0**	**0**	**0**	**0**	**0**	14.78%	**4**	**0**	**0**	**0**	**0**	**0**	12.99%	**4**	**0**	**0**	**0**	**0**	**0**	12.44%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	CROATIA	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	SPAIN	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	1	1	0	0	0	0	0.00%	1	1	0	0	0	0	29.28%	1	1	0	0	0	0	29.34%
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	1	0	0	0	0	0	9.57%	1	0	0	0	0	0	7.56%	1	0	0	0	0	0	7.06%
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	9.57%	1	0	0	0	0	0	7.56%	1	0	0	0	0	0	7.06%
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**1**	**6**	**0**	**0**	**0**	**0**	2.12%	**2**	**5**	**0**	**0**	**0**	**0**	24.70%	**2**	**5**	**0**	**0**	**0**	**0**	24.86%

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

Intesa Sanpaolo S.p.A.

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
108	SERBIA	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	2	0	0	0	0	0	9.98%	2	0	0	0	0	0	26.01%	2	0	0	0	0	0	30.33%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	9.98%	2	0	0	0	0	0	26.01%	2	0	0	0	0	0	30.33%
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**2**	**0**	**0**	**0**	**0**	**0**	9.98%	**2**	**0**	**0**	**0**	**0**	**0**	26.01%	**2**	**0**	**0**	**0**	**0**	**0**	30.33%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
127	FRANCE	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	1	0	0	0	0	0	12.26%	1	0	0	0	0	0	10.62%	1	0	0	0	0	0	10.06%
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	12.26%	1	0	0	0	0	0	10.62%	1	0	0	0	0	0	10.06%
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	12.26%	**1**	**0**	**0**	**0**	**0**	**0**	10.62%	**1**	**0**	**0**	**0**	**0**	**0**	10.06%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
145	UNITED KINGDOM	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	31.25%	1	0	0	0	0	0	31.59%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	5	1	0	0	0	0	16.62%	5	0	0	0	0	0	11.27%	5	0	0	0	0	0	9.72%
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
155		Retail - Secured on real estate property - Of Which: non-SME	5	1	0	0	0	0	16.62%	5	0	0	0	0	0	11.27%	5	0	0	0	0	0	9.72%
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**6**	**1**	**0**	**0**	**0**	**0**	14.34%	**6**	**1**	**0**	**0**	**0**	**0**	13.95%	**6**	**1**	**0**	**0**	**0**	**0**	12.66%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
163	LUXEMBOURG	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	0	0	0	0	0	0	13.20%	0	0	0	0	0	0	9.32%	0	0	0	0	0	0	8.26%
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	13.20%	0	0	0	0	0	0	9.32%	0	0	0	0	0	0	8.26%
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	13.20%	**0**	**0**	**0**	**0**	**0**	**0**	9.32%	**0**	**0**	**0**	**0**	**0**	**0**	8.26%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
181	QATAR	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	10.75%	0	0	0	0	0	0	10.12%
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	10.75%	0	0	0	0	0	0	10.12%
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	0.00%	**0**	**0**	**0**	**0**	**0**	**0**	10.75%	**0**	**0**	**0**	**0**	**0**	**0**	10.12%

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

Intesa Sanpaolo S.p.A.

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
1	Intesa Sanpaolo S.p.A.	**Central banks**																														
2		**Central governments**																														
3		**Institutions**																														
4		**Corporates**	23,241	18,986	2,659	1,942	130	54	24	15	50	38.05%	22,650	18,420	3,156	2,479	224	82	20	14	84	37.52%	22,192	17,980	3,533	2,893	305	109	20	13	114	37.37%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		**Retail**	6,219	5,608	709	618	48	27	6	3	16	33.89%	6,031	5,448	872	770	73	35	5	4	24	32.63%	5,886	5,323	994	887	96	43	5	4	31	32.05%
8		**Retail - Secured on real estate property**																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		**Retail - Qualifying Revolving**																														
12		**Retail - Other Retail**																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		**Equity**																														
16		**Securitisation**																														
17		**Other non-credit obligation assets**																														
18		**IRB TOTAL**	**29,520**	**24,608**	**3,391**	**2,570**	**181**	**82**	**25**	**19**	**67**	**36.85%**	**28,740**	**23,882**	**4,053**	**3,259**	**299**	**118**	**23**	**17**	**103**	**34.48%**	**28,136**	**23,317**	**4,553**	**3,790**	**404**	**153**	**21**	**17**	**139**	**34.43%**

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
19	ITALY	**Central banks**																														
20		**Central governments**																														
21		**Institutions**																														
22		**Corporates**	23,103	18,866	2,649	1,933	129	53	24	15	49	37.92%	22,513	18,301	3,145	2,469	222	81	20	13	83	37.46%	22,056	17,862	3,521	2,882	303	107	20	13	113	37.35%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		**Retail**	6,195	5,608	704	618	48	27	5	3	16	33.87%	6,009	5,448	866	770	72	35	5	3	24	32.60%	5,864	5,323	988	887	95	43	5	4	30	32.02%
26		**Retail - Secured on real estate property**																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		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	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**																														
30		**Retail - Other Retail**																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		**Equity**																														
34		**Securitisation**																														
35		**Other non-credit obligation assets**																														
36		**IRB TOTAL**	**29,358**	**24,488**	**3,376**	**2,561**	**179**	**81**	**25**	**19**	**66**	36.74%	**28,580**	**23,763**	**4,036**	**3,250**	**297**	**117**	**23**	**17**	**102**	34.40%	**27,977**	**23,199**	**4,535**	**3,779**	**401**	**151**	**21**	**17**	**138**	34.37%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
37	SLOVAKIA	**Central banks**																														
38		**Central governments**																														
39		**Institutions**																														
40		**Corporates**	107	0	9	0	1	0	0	0	1	55.55%	106	0	10	0	1	0	0	0	1	47.71%	105	0	10	0	2	0	0	0	1	43.11%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		**Retail**	24	0	5	0	0	0	0	0	0	36.38%	23	0	6	0	1	0	0	0	0	35.36%	22	0	6	0	1	0	0	0	0	34.84%
44		**Retail - Secured on real estate property**																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		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	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**																														
48		**Retail - Other Retail**																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		**Equity**																														
52		**Securitisation**																														
53		**Other non-credit obligation assets**																														
54		**IRB TOTAL**	**131**	**0**	**14**	**0**	**1**	**0**	**0**	**0**	**1**	51.83%	**129**	**0**	**15**	**0**	**2**	**0**	**0**	**0**	**1**	44.84%	**128**	**0**	**16**	**0**	**3**	**0**	**0**	**0**	**1**	42.11%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
55	UNITED STATES	**Central banks**																														
56		**Central governments**																														
57		**Institutions**																														
58		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		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	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																														
66		**Retail - Other Retail**																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		**Equity**																														
70		**Securitisation**																														
71		**Other non-credit obligation assets**																														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
73	CROATIA	**Central banks**																														
74		**Central governments**																														
75		**Institutions**																														
76		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																														
84		**Retail - Other Retail**																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		**Equity**																														
88		**Securitisation**																														
89		**Other non-credit obligation assets**																														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
91	SPAIN	**Central banks**																														
92		**Central governments**																														
93		**Institutions**																														
94		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		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	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																														
102		**Retail - Other Retail**																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		**Equity**																														
106		**Securitisation**																														
107		**Other non-credit obligation assets**																														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Intesa Sanpaolo S.p.A.

			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
108	SERBIA	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		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	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
127	FRANCE	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		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	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
145	UNITED KINGDOM	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		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	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
163	LUXEMBOURG	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		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	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
181	QATAR	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		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	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
1	Intesa Sanpaolo S.p.A.	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	10,998	6,053	1,207	61	306	408	33.77%	10,335	5,978	1,945	72	278	622	31.99%	10,256	4,785	3,218	64	207	1,028	31.93%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	15,748	6,699	891	27	362	205	22.97%	15,579	6,228	1,531	32	370	325	21.23%	15,661	5,201	2,476	28	316	541	21.86%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	11,601	3,014	493	7	81	84	17.06%	12,201	2,188	718	7	51	111	15.48%	12,565	1,648	894	7	34	135	15.15%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**31,814**	**15,752**	**2,145**	**89**	**679**	**614**	**28.62%**	**31,027**	**15,136**	**3,548**	**105**	**658**	**957**	**26.96%**	**31,056**	**12,866**	**5,790**	**93**	**533**	**1,587**	**27.40%**

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
19	ITALY	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	10,775	5,996	1,197	57	301	403	33.66%	10,116	5,924	1,928	68	275	613	31.81%	10,038	4,737	3,194	60	205	1,015	31.79%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	14,967	6,633	872	27	359	199	22.80%	14,799	6,172	1,501	32	367	314	20.93%	14,886	5,150	2,436	28	314	526	21.57%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	10,843	2,959	477	7	78	80	16.75%	11,443	2,143	693	7	49	103	14.89%	11,812	1,607	860	7	33	124	14.41%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**30,810**	**15,625**	**2,117**	**84**	**671**	**604**	28.52%	**30,028**	**15,022**	**3,501**	**101**	**651**	**937**	26.76%	**30,063**	**12,762**	**5,726**	**88**	**528**	**1,559**	27.22%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
37	SLOVAKIA	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	194	37	7	4	4	4	60.97%	191	33	13	4	3	8	59.65%	189	30	18	4	2	10	59.05%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	746	59	17	0	4	5	31.54%	744	51	28	0	3	10	37.64%	738	47	38	0	2	15	40.52%
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	724	47	15	0	2	4	26.89%	723	40	24	0	2	8	32.37%	718	37	32	0	1	11	34.83%
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**940**	**96**	**24**	**4**	**8**	**9**	39.57%	**935**	**84**	**41**	**4**	**6**	**18**	44.55%	**927**	**77**	**55**	**4**	**4**	**26**	46.41%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
55	UNITED STATES	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	4	0	0	0	0	0	17.80%	4	0	0	0	0	0	16.17%	4	0	0	0	0	0	15.69%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	17.80%	4	0	0	0	0	0	16.17%	4	0	0	0	0	0	15.69%
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**4**	**0**	**0**	**0**	**0**	**0**	17.80%	**4**	**0**	**0**	**0**	**0**	**0**	16.17%	**4**	**0**	**0**	**0**	**0**	**0**	15.69%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
73	CROATIA	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
91	SPAIN	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	0	2	0	0	0	0	0.00%	1	1	0	0	0	0	31.20%	1	1	0	0	0	0	31.74%
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	1	1	0	0	0	0	9.57%	1	0	0	0	0	0	9.73%	1	0	0	0	0	0	9.87%
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	0	0	9.57%	1	0	0	0	0	0	9.73%	1	0	0	0	0	0	9.87%
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**1**	**6**	**0**	**0**	**0**	**0**	2.33%	**1**	**6**	**0**	**0**	**0**	**0**	26.55%	**2**	**5**	**1**	**0**	**0**	**0**	27.49%

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

Intesa Sanpaolo S.p.A.

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
108	SERBIA	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	2	0	0	0	0	0	24.24%	2	0	0	0	0	0	30.65%	2	0	0	0	0	0	32.40%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	24.24%	2	0	0	0	0	0	30.65%	2	0	0	0	0	0	32.40%
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**2**	**0**	**0**	**0**	**0**	**0**	24.24%	**2**	**0**	**0**	**0**	**0**	**0**	30.65%	**2**	**0**	**0**	**0**	**0**	**0**	32.40%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
127	FRANCE	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	1	0	0	0	0	0	12.23%	1	0	0	0	0	0	12.53%	1	0	0	0	0	0	12.58%
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	12.23%	1	0	0	0	0	0	12.53%	1	0	0	0	0	0	12.58%
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	12.23%	**1**	**0**	**0**	**0**	**0**	**0**	12.53%	**1**	**0**	**0**	**0**	**0**	**0**	12.58%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
145	UNITED KINGDOM	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	32.79%	0	0	0	0	0	0	33.44%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	5	1	0	0	0	0	16.52%	5	1	0	0	0	0	13.60%	5	0	0	0	0	0	12.77%
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	5	1	0	0	0	0	16.52%	5	1	0	0	0	0	13.60%	5	0	0	0	0	0	12.77%
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**5**	**1**	**0**	**0**	**0**	**0**	14.79%	**5**	**1**	**0**	**0**	**0**	**0**	15.81%	**6**	**1**	**0**	**0**	**0**	**0**	15.49%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
163	LUXEMBOURG	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	0	0	0	0	0	0	13.17%	0	0	0	0	0	0	11.60%	0	0	0	0	0	0	11.18%
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	13.17%	0	0	0	0	0	0	11.60%	0	0	0	0	0	0	11.18%
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	13.17%	**0**	**0**	**0**	**0**	**0**	**0**	11.60%	**0**	**0**	**0**	**0**	**0**	**0**	11.18%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
181	QATAR	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	12.31%	0	0	0	0	0	0	12.34%
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	12.31%	0	0	0	0	0	0	12.34%
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	0.00%	**0**	**0**	**0**	**0**	**0**	**0**	12.31%	**0**	**0**	**0**	**0**	**0**	**0**	12.34%

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

Intesa Sanpaolo S.p.A.

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
1	Intesa Sanpaolo S.p.A.	**Central banks**																														
2		**Central governments**																														
3		**Institutions**																														
4		**Corporates**	22,660	18,964	3,221	1,945	149	73	37	54	58	39.16%	21,520	18,366	4,192	2,482	318	134	45	59	122	38.21%	20,905	17,877	4,583	2,889	542	216	39	55	205	37.83%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		**Retail**	6,088	5,603	835	618	53	33	9	19	19	35.78%	5,800	5,434	1,071	769	105	50	11	24	35	33.34%	5,601	5,296	1,185	883	190	74	10	23	60	31.78%
8		**Retail - Secured on real estate property**																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		**Retail - Qualifying Revolving**																														
12		**Retail - Other Retail**																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		**Equity**																														
16		**Securitisation**																														
17		**Other non-credit obligation assets**																														
18		**IRB TOTAL**	**28,810**	**24,580**	**4,078**	**2,573**	**205**	**107**	**42**	**73**	**78**	**38.26%**	**27,380**	**23,814**	**5,285**	**3,261**	**427**	**185**	**52**	**84**	**155**	**36.32%**	**26,564**	**23,187**	**5,793**	**3,782**	**736**	**291**	**46**	**79**	**265**	**35.99%**

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
19	ITALY	**Central banks**																														
20		**Central governments**																														
21		**Institutions**																														
22		**Corporates**	22,526	18,844	3,208	1,936	146	72	37	52	57	38.83%	21,392	18,249	4,175	2,471	313	132	44	58	119	37.93%	20,781	17,763	4,565	2,876	535	213	39	54	201	37.62%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		**Retail**	6,065	5,603	830	618	52	33	9	18	19	35.45%	5,779	5,434	1,064	769	104	50	11	24	34	32.91%	5,582	5,296	1,178	883	187	74	10	23	59	31.37%
26		**Retail - Secured on real estate property**																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		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	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**																														
30		**Retail - Other Retail**																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		**Equity**																														
34		**Securitisation**																														
35		**Other non-credit obligation assets**																														
36		**IRB TOTAL**	**28,652**	**24,461**	**4,059**	**2,564**	**201**	**106**	**42**	**71**	**76**	37.91%	**27,230**	**23,697**	**5,262**	**3,250**	**420**	**183**	**52**	**82**	**151**	35.98%	**26,420**	**23,073**	**5,767**	**3,769**	**725**	**288**	**45**	**77**	**259**	35.70%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
37	SLOVAKIA	**Central banks**																														
38		**Central governments**																														
39		**Institutions**																														
40		**Corporates**	104	0	11	0	2	0	1	1	1	61.98%	99	0	14	0	5	0	1	1	3	57.15%	95	0	15	0	7	0	1	1	4	54.65%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		**Retail**	23	0	6	0	1	0	0	1	0	62.66%	21	0	7	0	2	0	0	1	1	61.19%	19	0	8	0	3	0	0	1	2	60.39%
44		**Retail - Secured on real estate property**																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		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	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**																														
48		**Retail - Other Retail**																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		**Equity**																														
52		**Securitisation**																														
53		**Other non-credit obligation assets**																														
54		**IRB TOTAL**	**127**	**0**	**17**	**0**	**3**	**0**	**0**	**2**	**2**	63.69%	**120**	**0**	**20**	**0**	**6**	**0**	**0**	**2**	**4**	58.43%	**115**	**0**	**22**	**0**	**9**	**0**	**0**	**1**	**5**	57.91%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
55	UNITED STATES	**Central banks**																														
56		**Central governments**																														
57		**Institutions**																														
58		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		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	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																														
66		**Retail - Other Retail**																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		**Equity**																														
70		**Securitisation**																														
71		**Other non-credit obligation assets**																														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
73	CROATIA	**Central banks**																														
74		**Central governments**																														
75		**Institutions**																														
76		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																														
84		**Retail - Other Retail**																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		**Equity**																														
88		**Securitisation**																														
89		**Other non-credit obligation assets**																														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
91	SPAIN	**Central banks**																														
92		**Central governments**																														
93		**Institutions**																														
94		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		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	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																														
102		**Retail - Other Retail**																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		**Equity**																														
106		**Securitisation**																														
107		**Other non-credit obligation assets**																														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Intesa Sanpaolo S.p.A.

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
108	SERBIA	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		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	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
127	FRANCE	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		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	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
145	UNITED KINGDOM	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		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	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
163	LUXEMBOURG	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		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	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
181	QATAR	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		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	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Intesa Sanpaolo S.p.A.	Central banks												
2		Central governments												
3		Regional governments or local authorities												
4		Public sector entities												
5		Multilateral Development Banks												
6		International Organisations												
7		Institutions												
8		Corporates	3,537	3,107	2,409	1,375	1,259	412	129	48	18	76	47	36.61%
9		of which: SME												
10		Retail	3,715	2,152	2,740	1,876	927	446	114	83	18	60	53	46.25%
11		of which: SME												
12		Secured by mortgages on immovable property												
13		of which: non-SME	675	261	1,026	737	170	112	30	11	3	12	12	39.15%
14		Items associated with particularly high risk												
15		Covered bonds												
16		Claims on institutions and corporates with a ST credit assessment												
17		Collective investments undertakings (CIU)												
18		Equity												
19		Securitisation												
20		Other exposures												
21		Standardised Total	8,632	5,864	7,203	4,386	2,654	1,096	288	146	43	165	116	40.47%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	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
1												
2												
3												
4												
5												
6												
7												
8	175	30	199	162	148	119	0	0	2	2	0	42.10%
9	162	23	192	161	141	115	0	0	2	2	0	42.10%
10	298	11	145	38	268	258	0	0	1	2	0	33.25%
11	295	10	143	38	268	257	0	0	1	2	0	42.10%
12	3	1	2	1	1	0	0	0	0	0	0	-
13	2	1	1	0	1	0	0	0	0	0	0	-
14												
15												
16												
17												
18												
19												
20												
21	554	98	369	225	470	379	0	0	3	4	0	36.57%

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	ITALY	Central banks												
23		Central governments												
24		Regional governments or local authorities												
25		Public sector entities												
26		Multilateral Development Banks												
27		International Organisations												
28		Institutions												
29		Corporates	1,334	1,061	681	100	681	133	7	4	2	27	5	70.19%
30		of which: SME												
31		Retail	1,052	532	606	115	460	86	11	5	1	16	2	17.88%
32		of which: SME												
33		Secured by mortgages on immovable property												
34		of which: non-SME	69	35	48	10	21	1	1	0	0	1	0	25.08%
35		Items associated with particularly high risk												
36		Covered bonds												
37		Claims on institutions and corporates with a ST credit assessment												
38		Collective investments undertakings (CIU)												
39		Equity												
40		Securitisation												
41		Other exposures												
42		Standardised Total	3,020	1,884	1,660	345	1,402	296	27	14	5	50	9	33.88%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	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
22												
23												
24												
25												
26												
27												
28												
29	158	21	24	21	136	112	0	0	0	1	0	-
30	152	19	22	20	129	108	0	0	0	1	0	-
31	267	3	6	5	262	256	0	0	0	1	0	-
32	266	3	6	5	261	256	0	0	0	1	0	-
33	0	0	0	0	0	0	0	0	0	0	0	-
34	0	0	0	0	0	0	0	0	0	0	0	-
35												
36												
37												
38												
39												
40												
41												
42	500	76	51	48	451	370	0	0	0	2	0	-

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	SLOVAKIA	Central banks												
44		Central governments												
45		Regional governments or local authorities												
46		Public sector entities												
47		Multilateral Development Banks												
48		International Organisations												
49		Institutions												
50		Corporates	78	78	77	76	1	1	1	1	0	0	0	30.36%
51		of which: SME												
52		Retail	271	205	178	89	92	48	12	9	2	11	5	43.52%
53		of which: SME												
54		Secured by mortgages on immovable property												
55		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56		Items associated with particularly high risk												
57		Covered bonds												
58		Claims on institutions and corporates with a ST credit assessment												
59		Collective investments undertakings (CIU)												
60		Equity												
61		Securitisation												
62		Other exposures												
63		Standardised Total	349	283	256	166	93	49	13	10	2	11	6	42.25%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	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
43												
44												
45												
46												
47												
48												
49												
50	0	0	0	0	0	0	0	0	0	0	0	-
51	0	0	0	0	0	0	0	0	0	0	0	-
52	0	0	0	0	0	0	0	0	0	0	0	-
53	0	0	0	0	0	0	0	0	0	0	0	-
54	0	0	0	0	0	0	0	0	0	0	0	-
55	0	0	0	0	0	0	0	0	0	0	0	-
56												
57												
58												
59												
60												
61												
62												
63												
64	0	0	0	0	0	0	0	0	0	0	0	-

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks												
65		Central governments												
66		Regional governments or local authorities												
67		Public sector entities												
68		Multilateral Development Banks												
69		International Organisations												
70		Institutions												
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72		of which: SME												
73		Retail	0	0	0	0	0	0	0	0	0	0	0	-
74		of which: SME												
75		Secured by mortgages on immovable property												
76		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	10.71%
77		Items associated with particularly high risk												
78		Covered bonds												
79		Claims on institutions and corporates with a ST credit assessment												
80		Collective investments undertakings (CIU)												
81		Equity												
82		Securitisation												
83		Other exposures												
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	10.71%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	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
64												
65												
66												
67												
68												
69												
70												
71	0	0	0	0	0	0	0	0	0	0	0	-
72	0	0	0	0	0	0	0	0	0	0	0	-
73	0	0	0	0	0	0	0	0	0	0	0	-
74	0	0	0	0	0	0	0	0	0	0	0	-
75	0	0	0	0	0	0	0	0	0	0	0	-
76	0	0	0	0	0	0	0	0	0	0	0	-
77												
78												
79												
80												
81												
82												
83												
84	0	0	0	0	0	0	0	0	0	0	0	-

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	CROATIA	Central banks												
86		Central governments												
87		Regional governments or local authorities												
88		Public sector entities												
89		Multilateral Development Banks												
90		International Organisations												
91		Institutions												
92		Corporates	586	587	395	202	176	107	28	26	4	18	14	47.89%
93		of which: SME												
94		Retail	145	112	111	87	34	22	18	16	1	2	6	33.43%
95		of which: SME												
96		Secured by mortgages on immovable property												
97		of which: non-SME	80	31	68	54	12	8	8	7	0	1	2	26.90%
98		Items associated with particularly high risk												
99		Covered bonds												
100		Claims on institutions and corporates with a ST credit assessment												
101		Collective investments undertakings (CIU)												
102		Equity												
103		Securitisation												
104		Other exposures												
105		Standardised Total	862	759	977	344	222	138	55	49	6	21	22	39.96%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	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
85												
86												
87												
88												
89												
90												
91												
92	0	0	0	0	0	0	0	0	0	0	0	-
93	0	0	0	0	0	0	0	0	0	0	0	-
94	0	0	0	0	0	0	0	0	0	0	0	-
95	0	0	0	0	0	0	0	0	0	0	0	-
96	0	0	0	0	0	0	0	0	0	0	0	-
97	0	0	0	0	0	0	0	0	0	0	0	-
98												
99												
100												
101												
102												
103												
104												
105	0	0	0	0	0	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	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
106	SPAIN	Central banks																								
107		Central governments																								
108		Regional governments or local authorities																								
109		Public sector entities																								
110		Multilateral Development Banks																								
111		International Organisations																								
112		Institutions																								
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME													5	0	0	0	0	0	0	0	0	0	0	-
117		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk																								
120		Covered bonds																								
121		Claims on institutions and corporates with a ST credit assessment																								
122		Collective investments undertakings (CIU)																								
123		Equity																								
124		Securitisation																								
125		Other exposures																								
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	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
127	SERBIA	Central banks																								
128		Central governments																								
129		Regional governments or local authorities																								
130		Public sector entities																								
131		Multilateral Development Banks																								
132		International Organisations																								
133		Institutions																								
134		Corporates	354	340	442	442	113	113	8	8	3	13	4	47,09%	8	0	167	141	11	7	0	0	2	1	0	42,10%
135		of which: SME													8	0	167	141	11	7	0	0	2	1	0	42,10%
136		Retail	1,229	818	1,388	1,388	274	274	48	48	10	24	28	58,24%	18	0	132	33	6	1	0	0	1	1	0	42,10%
137		of which: SME													18	0	132	33	6	1	0	0	1	1	0	42,10%
138		Secured by mortgages on immovable property													2	1	1	1	0	0	0	0	0	0	0	-
139		of which: non-SME	478	173	356	356	82	82	0	0	0	6	0	-	1	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk																								
141		Covered bonds																								
142		Claims on institutions and corporates with a ST credit assessment																								
143		Collective investments undertakings (CIU)																								
144		Equity																								
145		Securitisation																								
146		Other exposures																								
147		Standardised Total	2,101	1,352	2,443	2,443	514	514	56	56	15	52	32	56,63%	27	1	301	174	17	9	0	0	3	1	0	42,10%

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	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
148	FRANCE	Central banks																								
149		Central governments																								
150		Regional governments or local authorities																								
151		Public sector entities																								
152		Multilateral Development Banks																								
153		International Organisations																								
154		Institutions																								
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk																								
162		Covered bonds																								
163		Claims on institutions and corporates with a ST credit assessment																								
164		Collective investments undertakings (CIU)																								
165		Equity																								
166		Securitisation																								
167		Other exposures																								
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	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
169	UNITED KINGDOM	Central banks																								
170		Central governments																								
171		Regional governments or local authorities																								
172		Public sector entities																								
173		Multilateral Development Banks																								
174		International Organisations																								
175		Institutions																								
176		Corporates	1	0	0	0	1	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	1	0	0	0	0	0	0	0	0	0	0	45,73%	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	16,92%	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk																								
183		Covered bonds																								
184		Claims on institutions and corporates with a ST credit assessment																								
185		Collective investments undertakings (CIU)																								
186		Equity																								
187		Securitisation																								
188		Other exposures																								
189		Standardised Total	2	1	0	0	1	0	0	0	0	0	0	37,58%	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	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
190	LUXEMBOURG	Central banks																								
191		Central governments																								
192		Regional governments or local authorities																								
193		Public sector entities																								
194		Multilateral Development Banks																								
195		International Organisations																								
196		Institutions																								
197		Corporates	0	0	16	16	2	2	0	0	0	0	0	40,61%	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	5	5	1	1	0	0	0	0	0	40,61%	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk																								
204		Covered bonds																								
205		Claims on institutions and corporates with a ST credit assessment																								
206		Collective investments undertakings (CIU)																								
207		Equity																								
208		Securitisation																								
209		Other exposures																								
210		Standardised Total	0	0	25	25	3	2	0	0	0	0	0	40,61%	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	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
211	QATAR	Central banks																								
212		Central governments																								
213		Regional governments or local authorities																								
214		Public sector entities																								
215		Multilateral Development Banks																								
216		International Organisations																								
217		Institutions																								
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk																								
225		Covered bonds																								
226		Claims on institutions and corporates with a ST credit assessment																								
227		Collective investments undertakings (CIU)																								
228		Equity																								
229		Securitisation																								
230		Other exposures																								
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
1	Intesa Sanpaolo S.p.A.	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	2,517	1,010	270	18	58	102	37.89%	2,552	860	385	17	45	151	39.24%	2,541	774	482	17	35	194	40.22%
9		of which: SME																					
10		Retail	2,737	811	233	18	49	101	43.22%	2,728	722	330	17	40	147	44.65%	2,708	659	413	17	33	188	45.49%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	1,014	173	40	3	6	17	41.72%	1,006	171	48	3	5	20	41.57%	1,001	169	56	3	5	23	41.44%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	7,317	2,249	579	40	123	230	39.64%	7,347	1,980	818	40	97	333	40.69%	7,312	1,812	1,021	38	77	423	41.42%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
22	ITALY	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	840	466	63	4	19	20	31.15%	933	333	103	4	13	31	30.38%	980	257	132	3	10	40	30.18%
30		of which: SME																					
31		Retail	666	352	59	2	9	13	21.82%	703	278	96	2	7	18	19.25%	722	229	126	2	5	24	18.80%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	50	17	3	0	1	1	25.93%	52	13	5	0	1	1	25.97%	53	11	6	0	0	2	26.09%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	1,906	1,036	146	7	37	39	26.62%	2,051	801	236	7	25	60	25.25%	2,124	660	304	6	19	76	24.93%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
43	SLOVAKIA	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	75	2	2	0	0	1	38.41%	74	2	3	0	0	1	43.73%	73	2	4	0	0	2	47.12%
51		of which: SME																					
52		Retail	185	60	38	1	7	14	38.11%	184	44	54	1	5	26	49.00%	179	36	67	1	4	35	52.27%
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	261	62	40	2	8	15	38.12%	259	46	57	2	5	28	48.70%	253	38	71	2	4	37	51.96%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
64	UNITED STATES	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
85	CROATIA	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	370	173	58	4	22	29	50.81%	347	167	86	4	19	50	57.95%	326	161	113	3	15	70	61.55%
93		of which: SME																					
94		Retail	119	18	25	1	1	10	40.69%	118	14	31	1	1	14	44.15%	114	12	37	1	0	17	45.75%
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	71	7	10	0	0	4	34.33%	70	6	12	0	0	4	36.29%	69	5	13	0	0	5	37.01%
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	962	198	94	5	23	43	45.96%	937	187	130	5	19	68	52.14%	911	178	165	4	15	91	55.40%

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

Intesa Sanpaolo S.p.A.

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
106	SPAIN	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
127	SERBIA	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	418	130	15	3	1	7	50.98%	402	140	20	3	0	11	55.19%	389	148	25	3	0	14	56.81%
135		of which: SME																					
136		Retail	1,323	306	81	9	26	47	57.95%	1,287	310	112	9	23	69	61.15%	1,264	305	141	9	19	89	63.03%
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	339	97	1	0	2	1	40.58%	333	102	3	0	2	1	34.75%	331	103	4	0	2	1	32.21%
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	2,337	576	100	13	29	55	54.64%	2,277	593	142	13	26	81	56.80%	2,236	595	182	13	22	105	57.87%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
148	FRANCE	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	7.64%	0	0	0	0	0	0	10.58%
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	7.64%	0	0	0	0	0	0	10.58%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	9.49%	0	0	0	0	0	0	9.00%
177		of which: SME																					
178		Retail	0	0	0	0	0	0	54.80%	0	0	0	0	0	0	50.11%	0	0	0	0	0	0	47.54%
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	1	1	0	0	0	0	13.44%	1	1	0	0	0	0	18.61%	1	1	0	0	0	0	17.55%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
190	LUXEMBOURG	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	16	2	0	0	0	0	0.00%	15	2	0	0	0	0	0.00%	15	2	0	0	0	0	0.00%
198		of which: SME																					
199		Retail	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	25	3	0	0	0	0	0.00%	25	3	0	0	0	0	0.00%	25	3	0	0	0	0	0.00%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	QATAR	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
1	Intesa Sanpaolo S.p.A.	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	215	173	128	107	4	1	0	1	1	39.72%	227	184	112	95	7	3	0	1	3	39.61%	236	192	100	84	10	6	0	1	4	39.57%
9		of which: SME																														
10		Retail	184	84	228	211	2	0	0	1	1	39.60%	216	120	194	176	5	1	0	1	2	39.79%	240	147	167	148	7	1	0	1	3	39.99%
11		of which: SME																														
12		Secured by mortgages on immovable property	2	1	1	0	0	0	0	0	0	43.00%	2	1	0	0	0	0	0	0	0	43.25%	2	1	0	0	0	0	0	0	0	43.38%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	430	282	404	320	7	2	3	3	2	36.03%	478	328	349	272	13	4	3	3	5	39.25%	515	363	305	234	20	7	3	2	8	42.25%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
22	ITALY	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	50	41	108	92	2	0	0	0	1	40.08%	69	56	88	77	3	0	0	0	1	39.88%	83	67	73	65	3	1	0	0	1	39.77%
30		of which: SME																														
31		Retail	53	51	214	210	1	0	0	0	0	35.81%	90	87	177	174	1	1	0	0	0	35.97%	117	114	149	147	2	1	0	0	1	36.15%
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	130	114	369	304	3	1	0	1	1	31.17%	190	165	307	253	5	1	0	1	2	29.45%	234	203	261	214	7	2	0	1	2	29.58%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
43	SLOVAKIA	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
64	UNITED STATES	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
85	CROATIA	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
106	SPAIN	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
127	SERBIA	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	158	132	19	15	2	1	0	1	1	40.62%	152	127	23	17	4	3	0	1	2	40.46%	147	124	25	18	6	5	0	1	3	40.40%
135		of which: SME																														
136		Retail	124	33	13	1	1	0	0	1	1	43.04%	119	33	16	1	3	0	0	1	1	42.16%	116	33	17	1	5	0	0	1	2	41.91%
137		of which: SME																														
138		Secured by mortgages on immovable property	1	1	0	0	0	0	0	0	0	43.00%	1	1	0	0	0	0	0	0	0	43.25%	1	1	0	0	0	0	0	0	0	43.38%
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	283	166	32	16	3	1	3	1	1	41.59%	272	161	39	19	7	3	3	2	3	49.04%	264	158	42	20	11	5	2	2	6	53.07%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
148	FRANCE	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158		of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179		of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
190	LUXEMBOURG	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200		of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	QATAR	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221		of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
1	Intesa Sanpaolo S.p.A.	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	2,266	1,192	338	18	157	167	49.40%	2,101	1,141	555	18	129	279	50.20%	1,999	1,046	752	16	97	376	50.08%
9		of which: SME																					
10		Retail	2,492	1,034	254	18	133	138	54.46%	2,263	1,091	427	18	128	229	53.67%	2,103	1,036	642	16	105	332	51.66%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	987	194	45	3	16	22	49.88%	952	212	62	3	16	31	49.12%	922	221	83	3	13	40	47.76%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	6,735	2,733	677	41	327	342	50.45%	6,268	2,761	1,117	41	291	561	50.22%	5,952	2,606	1,587	38	231	779	49.10%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
22	ITALY	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	683	629	58	5	46	18	31.28%	670	582	117	6	43	37	31.51%	683	501	185	5	35	58	31.30%
30		of which: SME																					
31		Retail	487	545	45	3	36	11	23.36%	387	585	105	4	40	22	20.97%	350	523	204	3	35	42	20.59%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	41	27	2	0	3	1	27.03%	36	29	5	0	3	1	25.60%	34	26	10	0	2	2	24.75%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	1,508	1,456	125	10	101	35	27.79%	1,369	1,456	263	12	101	70	26.69%	1,339	1,294	456	10	85	118	25.90%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
43	SLOVAKIA	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	72	2	5	0	0	2	36.93%	67	3	9	0	0	4	47.56%	63	3	13	0	0	8	58.74%
51		of which: SME																					
52		Retail	174	60	48	1	20	28	57.38%	159	45	78	1	14	50	63.78%	143	37	102	1	9	68	66.34%
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	246	63	53	2	21	29	55.63%	226	49	87	2	14	54	62.07%	206	40	115	1	10	76	65.50%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
64	UNITED STATES	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
85	CROATIA	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	340	171	88	4	62	58	65.54%	296	159	145	3	50	107	73.47%	259	144	196	3	36	151	77.06%
93		of which: SME																					
94		Retail	110	21	32	1	3	17	52.99%	101	16	45	1	2	26	57.63%	92	14	56	1	2	34	59.90%
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	69	8	12	0	1	5	38.37%	67	7	15	0	0	6	40.57%	63	7	19	0	0	8	40.67%
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	921	200	133	5	66	79	59.65%	865	183	207	4	53	138	66.92%	813	166	275	3	38	193	70.07%

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

Intesa Sanpaolo S.p.A.

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
106	SPAIN	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
127	SERBIA	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	408	137	18	3	2	10	57.00%	375	159	29	3	2	17	58.92%	343	178	41	3	1	25	59.95%
135		of which: SME																					
136		Retail	1,291	327	92	9	59	61	66.75%	1,205	356	149	8	58	101	68.01%	1,124	370	216	8	48	149	68.87%
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	332	103	2	0	6	1	60.40%	316	117	5	0	7	2	47.50%	302	127	9	0	6	4	41.86%
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	2,281	613	119	13	68	73	61.35%	2,134	680	200	12	67	121	60.87%	1,993	726	294	11	55	179	60.79%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
148	FRANCE	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	7.42%	0	0	0	0	0	0	10.41%
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	7.42%	0	0	0	0	0	0	10.41%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	12.83%	0	0	0	0	0	0	12.08%
177		of which: SME																					
178		Retail	0	0	0	0	0	0	64.17%	0	0	0	0	0	0	57.10%	0	0	0	0	0	0	50.55%
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	1	1	0	0	0	0	13.89%	1	1	0	0	0	0	21.13%	1	1	0	0	0	0	20.03%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 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
190	LUXEMBOURG	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	16	2	0	0	0	0	0.00%	15	2	0	0	0	0	0.00%	15	2	0	0	0	0	0.00%
198		of which: SME																					
199		Retail	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	25	3	0	0	0	0	0.00%	25	3	0	0	0	0	0.00%	25	3	0	0	0	0	0.00%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln 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 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	QATAR	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
1	Intesa Sanpaolo S.p.A.	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	210	171	132	108	5	2	1	3	2	46.22%	216	179	119	97	11	6	1	4	5	46.90%	220	184	108	87	19	11	1	3	9	47.29%
9		of which: SME																														
10		Retail	182	84	229	211	3	1	1	3	1	47.11%	209	119	197	175	8	2	1	3	4	48.21%	230	146	170	147	14	3	1	3	7	48.59%
11		of which: SME																														
12		Secured by mortgages on immovable property	2	1	1	0	0	0	0	0	0	57.77%	2	1	1	0	0	0	0	0	0	58.43%	2	1	0	0	0	0	0	0	0	58.82%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	420	280	411	321	9	3	4	7	4	42.25%	458	322	361	274	21	7	3	7	9	45.15%	485	354	320	236	36	14	3	6	17	47.71%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
22	ITALY	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	47	41	111	92	2	0	0	1	1	40.01%	64	56	92	77	4	1	0	1	1	39.79%	77	67	77	65	6	1	0	1	2	39.66%
30		of which: SME																														
31		Retail	52	51	215	210	1	1	0	1	0	37.33%	88	87	178	174	2	1	0	1	1	36.92%	115	114	149	146	4	2	0	1	1	36.70%
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	125	114	374	304	4	1	1	3	1	30.83%	181	164	314	252	8	2	0	2	2	31.72%	223	203	267	213	12	4	0	2	4	32.78%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
43	SLOVAKIA	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
64	UNITED STATES	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
85	CROATIA	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Intesa Sanpaolo S.p.A.

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
106	SPAIN	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
127	SERBIA	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	156	130	20	16	3	2	1	2	1	50.89%	146	123	26	20	7	5	1	3	3	51.25%	137	116	29	22	12	10	1	2	6	51.40%
135		of which: SME																														
136		Retail	122	33	14	2	2	0	1	2	1	53.34%	115	33	18	2	5	0	1	2	3	53.45%	109	33	20	2	10	0	1	2	5	53.58%
137		of which: SME																														
138		Secured by mortgages on immovable property	1	1	0	0	0	0	0	0	0	57.77%	1	1	0	0	0	0	0	0	0	58.43%	1	1	0	0	0	0	0	0	0	58.82%
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	279	164	34	18	5	2	3	4	2	51.88%	262	156	44	22	12	5	2	5	7	55.66%	247	150	49	23	22	10	2	4	13	58.31%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
148	FRANCE	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158		of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179		of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
190	LUXEMBOURG	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200		of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	QATAR	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221		of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	23,101						
2		SEC-SA	8,865						
3		SEC-ERBA	601						
4		SEC-IAA	0						
5		**Total**	**32,567**						
6	REA	SEC-IRBA	7,095	8,085	8,248	8,742	9,383	12,029	14,002
7		SEC-SA	2,616	3,001	3,157	3,418	3,648	5,042	5,824
8		SEC-ERBA	1,427	1,688	1,617	1,641	2,163	2,483	2,673
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**11,137**	**12,774**	**13,022**	**13,801**	**15,194**	**19,555**	**22,499**
12	**Impairments**	**Total banking book others than assessed at fair value**		**5**	**0**	**0**	**50**	**22**	**5**

2021 EU-wide Stress Test: Risk exposure amounts

Intesa Sanpaolo S.p.A.

		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
RowNum	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	301,749	303,386	303,634	304,413	305,806	311,494	314,757
2	Risk exposure amount for securitisations and re-securitisations	11,137	12,774	13,022	13,801	15,194	19,555	22,499
3	Risk exposure amount other credit risk	290,612	290,612	290,612	290,612	290,612	291,939	292,258
4	Risk exposure amount for market risk	18,631	18,631	18,631	18,631	20,667	20,694	20,701
5	Risk exposure amount for operational risk	27,559	27,559	27,559	27,559	31,312	31,312	31,312
6	Other risk exposure amounts	580	580	580	580	580	580	580
7	**Total risk exposure amount**	**348,519**	**350,155**	**350,403**	**351,182**	**358,365**	**364,079**	**367,349**
8	**Total Risk exposure amount (transitional)**	**347,071**	**349,119**	**349,884**	**351,182**	**358,820**	**364,307**	**367,349**
9	**Total Risk exposure amount (fully loaded)**	**348,519**	**350,155**	**350,403**	**351,182**	**358,365**	**364,079**	**367,349**

2021 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
RowNum			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	**OWN FUNDS**		**67,933**	**67,758**	**68,850**	**70,687**	**55,045**	**53,305**	**52,298**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**51,070**	**50,895**	**51,776**	**52,875**	**38,182**	**36,211**	**34,459**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		37,266	37,266	37,266	37,266	37,266	37,266	37,266
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		23,128	23,990	26,140	28,314	18,664	18,492	18,323
6		A.1.3	Accumulated other comprehensive income		294	294	294	294	-3,249	-3,249	-3,249
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		1,086	1,086	1,086	1,086	-1,882	-1,882	-1,882
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-422	-422	-422	-422	-600	-600	-600
9		A.1.3.3	Other OCI contributions		-370	-370	-370	-370	-768	-768	-768
10		A.1.4	Other Reserves		-3,265	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		31	31	31	31	31	31	31
13		A.1.7	Adjustments to CET1 due to prudential filters		707	707	707	707	609	609	609
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-234	-234	-234	-234	-376	-376	-376
15		A.1.7.2	Cash flow hedge reserve		728	728	728	728	773	773	773
16		A.1.7.3	Other adjustments		212	212	212	212	212	212	212
17		A.1.8	(-) Intangible assets (including Goodwill)		-6,760	-6,816	-6,734	-6,493	-6,816	-6,734	-6,493
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,824	-1,824	-1,824	-1,824	-3,675	-3,776	-3,875
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-299	-349	-385	-414	-343	-394	-457
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-237	-444	-1	-210	-382
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-104	-104	-104	-104	-104	-104	-104
25		A.1.15.1	Of which: from securitisation positions (-)		-104	-104	-104	-104	-104	-104	-104
26		A.1.16	(-) 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
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-1,594	-1,677	-1,742
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-903	-963	-1,009
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		-232	-552	-872	-1,192	-552	-872	-1,192
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-2,986	-2,986	-2,986	-2,986	-2,986	-2,986	-2,986
33		A.1.22.1	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
34		A.1.22.2	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
35		A.1.22.3	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
36		A.1.22.4	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
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		2,129	1,520	760	0	2,117	1,059	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		2,129	1,520	760	0	1,516	758	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		2,090	1,493	747	0	1,493	747	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		39	27	13	0	23	12	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	601	301	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	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	601	301	0
47		A.1.23.4.3	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
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**7,486**	**7,486**	**7,486**	**7,486**	**7,486**	**7,486**	**7,486**
49		A.2.1	Additional Tier 1 Capital instruments		7,486	7,486	7,486	7,486	7,486	7,486	7,486
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**58,556**	**58,381**	**59,262**	**60,361**	**45,668**	**43,697**	**41,945**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**9,377**	**9,377**	**9,588**	**10,326**	**9,377**	**9,609**	**10,352**
56		A.4.1	Tier 2 Capital instruments		9,632	9,632	9,632	9,632	9,632	9,632	9,632
57		A.4.2	Other Tier 2 Capital components and deductions		714	710	702	694	720	723	720
58		A.4.3	Tier 2 transitional adjustments		-969	-966	-747	0	-976	-747	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-969	-966	-747	0	-976	-747	0
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

RowNum			(mln EUR,%)	1 IFRS 9 first implementation 01/01/2018	2 Actual 31/12/2020	3 Baseline Scenario 2021	4 Baseline Scenario 2022	5 Baseline Scenario 2023	6 Adverse Scenario 2021	7 Adverse Scenario 2022	8 Adverse Scenario 2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		348,519	350,155	350,403	351,182	358,365	364,079	367,349
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		-1,447	-1,036	-519	0	456	228	0
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		14.71%	14.58%	14.80%	15.06%	10.64%	9.94%	9.38%
65		C.2	Tier 1 Capital ratio		16.87%	16.72%	16.94%	17.19%	12.73%	11.99%	11.42%
66		C.3	Total Capital ratio		19.57%	19.41%	19.68%	20.13%	15.34%	14.63%	14.24%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		48,941	49,375	51,016	52,875	36,065	35,152	34,459
68		D.2	TIER 1 CAPITAL (fully loaded)		56,427	56,861	58,503	60,361	43,551	42,638	41,945
69		D.3	TOTAL CAPITAL (fully loaded)		66,773	67,204	68,837	70,687	53,904	52,993	52,298
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		14.04%	14.10%	14.56%	15.06%	10.06%	9.66%	9.38%
71		E.2	Tier 1 Capital ratio		16.19%	16.24%	16.70%	17.19%	12.15%	11.71%	11.42%
72		E.3	Total Capital ratio		19.16%	19.19%	19.65%	20.13%	15.04%	14.56%	14.24%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	7,480	7,480	7,480	7,480	7,480	7,480
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		814,646	814,646	814,646	814,646	814,646	814,646	814,646
77		H.2	Total leverage ratio exposures (fully loaded)		812,646	812,646	812,646	812,646	812,646	812,646	812,646
78		H.3	Leverage ratio (transitional)		7.19%	7.17%	7.27%	7.41%	5.61%	5.36%	5.15%
79		H.4	Leverage ratio (fully loaded)		6.94%	7.00%	7.20%	7.43%	5.36%	5.25%	5.16%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
82		P.3	O-SII buffer		0.56%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.09%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
88		R.1.1	Of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
90		R.2.1	Of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.59%	12.78%	12.78%	12.78%	12.78%	12.78%	12.78%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.44%	8.63%	8.63%	8.63%	8.63%	8.63%	8.63%

2021 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
RowNum	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	7,717	8,505	8,282	8,142	7,516	7,551	7,432
2	Interest income	10,134	11,384	11,169	11,146	11,677	11,930	11,957
3	Interest expense	-2,417	-2,879	-2,887	-3,005	-4,162	-4,379	-4,526
4	**Dividend income**	86	91	91	91	69	69	69
5	**Net fee and commission income**	8,265	9,256	9,256	9,256	8,264	7,839	8,127
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	832	602	602	602	-435	363	360
7	**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**					-1,168		
8	**Other operating income not listed above, net**	1,259	1,024	1,024	1,024	953	1,019	1,019
9	**Total operating income, net**	18,159	19,478	19,256	19,115	15,198	16,840	17,006
10	**Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss**	-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
11	**Other income and expenses not listed above, net**	-11,535	-12,304	-12,248	-12,212	-13,982	-13,393	-12,899
12	**Profit or (-) loss before tax from continuing operations**	2,261	4,173	5,582	5,643	-6,309	-176	-172
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-73	-1,252	-1,675	-1,693	1,893	53	52
14	**Profit or (-) loss after tax from discontinued operations**	1,137						
15	**Profit or (-) loss for the year**	**3,326**	**2,921**	**3,908**	**3,950**	**-4,416**	**-123**	**-121**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	742	2,059	1,758	1,776	48	48	48
17	**Attributable to owners of the parent net of estimated dividends**	2,583	862	2,150	2,173	-4,465	-172	-169
18	Memo row: Impact of one-off adjustments		2,127	2,127	2,127	2,127	2,127	2,127
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

Intesa Sanpaolo S.p.A.

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

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