

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	46,992	47,247	45,629	41,321	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	45,475	45,736	44,874	40,566	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	53,256	53,511	52,877	48,528	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	51,739	52,000	52,122	47,773	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	62,431	62,452	61,336	56,845	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,821	61,857	61,327	56,837	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	328,177	326,903	330,514	325,341	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	329,098	327,834	330,941	325,736	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.32%	14.45%	13.81%	12.70%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.82%	13.95%	13.56%	12.45%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.23%	16.37%	16.00%	14.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.72%	15.86%	15.75%	14.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.02%	19.10%	18.56%	17.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.79%	18.87%	18.53%	17.45%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	792,111	805,561	825,225	916,977	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	6.64%	6.41%	5.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,256	53,511	52,877	48,528	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	51,739	52,000	52,122	47,773	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	792,111	805,561	825,225	916,977	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	790,701	804,212	824,326	916,189	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	6.64%	6.41%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.54%	6.47%	6.32%	5.21%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Intesa Sanpaolo S.p.A.

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	62,431	62,452	61,336	56,845	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of OSR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	46,992	47,247	45,629	41,321	C 01.00 (10020.c0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital						
		instruments)	37,080	37,104	37,111	34,873	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	21,824	22,081	22,372	22,029	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	109	-234	-1,200	-2,126		Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	3	4	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	480	492	265	-115	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-8,163	-7,754	-7,789	-8,132	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,871	-1,914	-1,915	-1,924	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-280	-318	-301	-293	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-138	-155	-100	-110	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b) (ii), 243(1) point (b) and 258 of CRR; Articles 36(1) point (b) (iii) and 259(0) of CRR; Articles 36(1) point (b) (iv) and 155(4) of CRR. 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-138	-155	-100	-110	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h): 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-28	-28	-33	-34	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	-242	-242	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-35	-35	-275	-337	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	1,516	1,512	755	755	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,516	1,512	755	755	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,264	6,264	7,248	7,207	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,264	6,264	7,248	7,207	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,256	53,511	52,877	48,528	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,175	8,941	8,459	8,317	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	9,491	9,164	8,503	8,416	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		591	693	703	647	C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0970,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments	-906	-916	-747	-747	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	328,177	326,903	330,514	325,341	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-922	-931	-428	-395	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.32%	14.45%	13.81%	12.70%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.23%	16.37%	16.00%	14.92%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.02%	19.10%	18.56%	17.47%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,475	45,736	44,874	40,566	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.82%	13.95%	13.56%	12.45%	A.4.3.03.031 [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,516	1,512	755	755	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	-906	-916	-747	-747	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-922	-931	-428	-395	C 05.01 (10440,c0040)	
	•	Augustinents included in KWAS abe to IFRS 9 transitional arrangements	-922	-931	-928	-395	(romajuana)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this mint lead to differences to fully loaded CET1 capital ratio exhibitation by the participation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	270,460	273,599	274,272	270,212	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	88,930	88,190	87,074	87,376	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,158	1,173	1,300	1,330	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	144,968	146,842	152,420	149,701	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	35,405	37,395	33,478	31,804	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	6,269	5,643	5,181	4,484	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0070, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260) + C 08.01 (r0040, c0260, c0260) + C 08.01 (r0040, c0260, c0260) + C 08.01 (r0040, c0260, c0260, c0260) + C 08.01 (r0040, c0260) + C 08.01 (r0040, c0260) + C 08.01 (r0040, c0260) + C 08.01 (r0
Credit valuation adjustment - CVA	502	463	527	554	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8,396	9,101	9,789	9,559	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,943	12,577	15,220	14,048	C 02.00 (r0520, c0010)
Of which the standardised approach	1,516	1,603	4,100	3,843	C 02.00 (r0530, c0010)
Of which IMA	14,427	10,974	11,120	10,204	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	911	1,137	1,288	1,330	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX/C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,378	25,305	25,305	26,335	C 02.00 (r0590, c0010)
Of which basic indicator approach	530	598	598	598	C 02.00 (r6600, c0010)
Of which standardised approach	3,479	2,907	2,907	2,661	C 02.00 (r0610, c0010)
Of which advanced measurement approach	22,369	21,800	21,800	23,075	C 02.00 (r0620, c0010)
Other risk exposure amounts	229	215	221	150	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	328,177	326,903	330,514	325,341	

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

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



D&I

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

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



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30	06/2022		
		Fa	ir value hierard	chy		Fa	ir value hierard	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1 Level 2		Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	153,468				140,832				141,929				126,275				IAS 1.54 (i)
Financial assets held for trading	55,688	30,378	25,123	187	47,196	22,625	24,383	187	48,261	22,426	25,696	140	47,213	16,869	30,139	205	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,001	1,228	1,390	3,383	6,139	1,646	1,244	3,249	6,344	1,730	1,271	3,343	6,558	1,846	1,216	3,496	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	4	0	1	3	4	0	1	3	4	0	1	2	1	0	1	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	64,818	55,729	8,697	391	67,595	59,098	8,004	492	66,268	58,012	7,811	444	60,369	52,153	7,797	420	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	528,394				542,824				555,631				549,910				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,369	0	1,369	0	1,732	0	1,732	0	4,661	0	4,661	0	8,007	0	8,007	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.20
Fair value changes of the hedged items in portfolio hedge of interest rate risk	932				392				-2,865				-6,313				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	54,551				55,574				55,292				58,969				
TOTAL ASSETS	865,224				862,288				875,526				850,990				IAS 1.9(a), IG 6

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

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

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

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



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	57,628	56,388	58,791	55,234	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,266	3,674	3,848	4,753	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	707,305	712,582	720,579	693,489	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,122	4,867	5,205	3,933	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	272	52	-2,494	-5,069	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,683	6,398	6,079	5,329	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,494	1,184	1,132	940	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	16,159	13,105	17,420	28,075	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	89	30	37	92	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	798,017	798,281	810,597	786,777	IAS 1.9(b);IG 6
TOTAL EQUITY	67,207	64,008	64,929	64,213	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	865,224	862,288	875,526	850,990	IAS 1.IG6

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



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities t	y instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		37,044	35,534	36,557	39,894	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	131	138	101	80	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	21,831	22,124	24,216	16,344	Annex V.Part 1.31
	Central banks	134,694	134,790	134,355	116,961	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	347	295	679	518	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,704	9,375	8,904	9,372	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,307	7,785	7,267	7,365	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	43,223	30,016	45,363	34,931	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	7,851	5,068	5,439	5,519	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	38,021	41,084	39,334	41,700	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	27,008	28,471	24,618	24,973	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	126,268	135,969	135,121	132,991	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	117,904	128,148	127,800	127,411	ECB/2013/33 Annex 2.Part 2.9.1
	Households	265,583	273,703	277,488	278,696	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	250,124	258,424	262,391	264,125	Annex V.Part 1.42(f), 44(c)
Debt securities issued		94,263	92,510	84,531	84,011	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	12,649	12,703	12,448	12,539	Annex V.Part 1.37
Other financial liabilities		3,559	2,268	2,453	2,430	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		773,321	777,511	788,423	757,410	



2022 EU-wide Transparency Exercise Market Risk

Intesa Sanpaolo S.p.A.

Ī	SA					I	М									IM								
			VaR (Memorar	(Memorandum item) STRESSEL		VaR (Memorandum item) STRESSED VaR (Memoran		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (M	demorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LACT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		
Ī	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021							
Traded Debt Instruments Of which: General risk Of which: Specific risk	1,171 198 973	1,346 148 1,198	208 64 145	62 18 44	869 194 675	273 54 219							165 71 94	45 21 24	754 155 599	251 45 206								
Equities Of which: General risk Of which: Specific risk	2 1 1	3 1 1	51 0 51	19 0 19	56 0 56	29 0 29							32 0 32	9 0 9	59 0 59	16 0 16								
Foreign exchange risk Commodities risk	59 15	56	0 26	8	0 17	10	***	242					0 14	3	20	3						10.974		
Total	1,247 As of 31/03/2022	1,409 As of 30/06/2022	189	50	652	191 As of 31/		313		0	0	14,427	125	40	581	205 As of 30/06		100	0	0	0	10,974		
Traded Debt Instruments	1,469	1,499	161	43	735	202							203	76	527	169								
Of which: General risk	123	110	83	22	175	44							97	32	134	34						1		
Of which: Specific risk	1,346	1,389	78	21	560	157							105	44	393	134								
Equities Of which: General risk	2	2	32 0	8	52 0	21 0							54 0	13 0	81 0	25 0								
Of which: Specific risk	1	1	32	8	52	21							54	13	81	25								
Foreign exchange risk	2,391 14	2,004	0	0	0	0							0	0	0	0								
Commodities risk Total	3,876	3,516	121	33	618	182	141	150	0	0	0	11,120	131	10 61	407	130	278	249	0	0	0	10,204		

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



					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	250,909	299,947	22,909		253,283	303,182	22,515	
	Central governments or central banks Regional governments or local authorities	250,909 1,127	299,947	22,909		253,283	303,182 1.158	22,515	
	Public sector entities	1,665	1,107	593		1,675	1,136	571	
	Multilateral Development Banks	2,564	2,855	3,3		2,462	2.758	371	
	International Organisations	929	929	0		1,211	1,210	0	
	Institutions	22,424	17,504	5.498		22,904	17.098	4,674	
	Corporates	50,979	29,496	27,093		52,160	30,984	27,952	
	of which: SME	11,332	6,788	5,786		11,570	6.844	5,900	
	Retail	26,108	14,587	9,805		25,949	14,197	9,519	
	of which: SME	4.161	2,303	1,345		3,990	2.147	1,259	
Consolidated data	Secured by mortgages on immovable property	6.939	6.409	2,367		7,048	6.559	2,411	
	of which: SME	1,305	1,252	463		1,185	1,138	421	
I	Exposures in default	3,828	1,285	1,444	2,431	2,854	977	1,135	1,564
I	Items associated with particularly high risk	569	497	743		516	428	640	
	Covered bonds	1,826	1,825	214		1,880	1,879	211	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	3,883	3,279	4,985		4,102	3,672	4,429	
I	Equity	1,590	1,590	1,984		1,541	1,541	2,131	
	Other exposures	18,576	18,455	12,143		18,799	18,684	12,648	
	Standardised Total ²	393,915	400,732	90,108	3,350	397,445	405,164	89,133	2,362

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	185,475	235,621	17,089		183,164	234,124	16,182	
	Regional governments or local authorities	241	206	41		143	130	26	
	Public sector entities	404	294	276		225	163	140	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,181	3,294			5,904	3,074	1,850	
	Corporates	25,161	10,534	9,789 2.668		24,296	9,870	9,128	
	of which: SME	6,470 12.562	3,331 5.245	2,668 3,065		6,107 12.836	2,916 5.118	2,331 2,969	
	Retail of which: SMF	1,849	5,245	3,065		12,836 1,606	5,118		
ITALY	or which: SME Secured by mortgages on immovable property	2,508	2.463			2,305	2.274	888	
	of which: SME	2,508 975	2,463	352		2,305 836	2,274	305	
	Exposures in default	2,542	726	811	1.772	1,369	454		891
	Items associated with particularly high risk	284	233		2,000	213	179	268	
	Covered bonds	403	403	46		398	397	44	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,776	1,465	1,835		1,518	1,366	1,754	
	Equity	1,287	1,287	1,295		1,215	1,215	1,374	
	Other exposures	15,956	15,956	10,680		15,982	15,981	10,987	
	Standardised Total ²				2,130				1,122

		exposures, but includes gener							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	7,392	7,192	1		9,049	8,849	1	
	Regional governments or local authorities	0	0	0		0	0		
	Public sector entities			1				1	
	Multilateral Development Banks	0		0				0	
	International Organisations	831	463	182		869	507	146	
	Institutions	831 875	46.5 80.7	182 562		1,211	1.116	724	
	of which: SME	8/3	007	302		1,211	1,110	/29	
	orwind: SME Retail	104	47	35		95	42	32	
	of which: SME	104	7	33		1		1	
UNITED STATES	Secured by mortgages on immovable property	i	;	;		12	:		
	of which: SME	0	i i	i i		0	0		
	Exposures in default	0	i i	0	0	0	0		
	Items associated with particularly high risk	32	32	48		27	27	40	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	187	136	476		172	131	453	
	Equity	0	0	0		0	0	0	
	Other exposures	14	14	- 11		17	17	14	
	Standardised Total ²				4				

		exposures, but includes gener	al credit risk adjustments.							
					Standardis	ed Approach				
			As of 30,	/09/2021			As of 31,	ks of 31/12/2021		
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	5,361	5,665	4		5,541	5.850			
	Regional governments or local authorities	43	43	9		59	59	12		
	Public sector entities	306	306	61		239	239	48		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,593	2,525	246		3,395	3,228	147		
	Corporates	730	793	607		1,069	1,139	737		
	of which: SME	44	24	20		45	24	20		
	Retail	54	17	13		35	14	10		
FRANCE	of which: SME	3	2	2		2	1	1		
HONICE	Secured by mortgages on immovable property	91	29	10		129	55	19		
	of which: SME			0						
	Exposures in default	0		0	0	0	U	0	0	
	Items associated with particularly high risk Covered bonds	273	273	24		280	280	31		
1	Claims on institutions and corporates with a ST credit assessment	2/3	2/3	31		200	200	31		
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		2	4		2				
	Equity	n		i i		n n	n	0		
	Other exposures	0		0		ů ů	0	ů		
I	Other exposures	Ĭ		·		,		,		

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curtisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardisc	d Approach			
			As of 30;	09/2021			As of 31,	12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVAKIA	Control occurrence or come to be	2,394 1355 1 0 0 0 20 751 30 43 0 0 0 219 0 0 0 5 99	2,388 117 1 0 0 18 535 29 1,672 41 0 0 87 0 0 59	130 24 0 0 6 532 27 1,254 31 0 0 91 0 6	131	3,129 134 1 0 3 3 889 288 1,810 0 0 0 209 0 5.88 0 0 0 0 0 0 0 1,710 0 0 0 1,710 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,093 1188 1 1 0 0 2 2 508 28 1,634 43 0 0 0 5 58 0 0 58	138 24 0 0 0 1 1 506 26 2 2 2 32 0 0 0 0 0 0 0 2 6 6 0 1,225 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	149
	Other exposures Standardised Total ²	508	401	226	274	494	392	217	286



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

Compared Separative Vision Compared Separ						Standardisc	d Approach			
Carbot discontrastical control (and contro				As of 30,	09/2021			As of 31,	12/2021	
Cont at occurremental or control to should be already 12,003			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Notice section written 1		Central governments or central banks	12,583		0			12,022	0	
Multifactal Diversionment Enrichs 0 0 0 0 0 0 0 0 0			33	23	5		37	28	6	
Tartifitudion 209 207 106 218 227 106 106 107 106 107 106 107 106 107 106 107			0	0	0		0	0	0	
Composition 666 623 611 547 524 525 522 625 62			0	0	0		0	0	0	
Control State Control Stat										
SPAIN SPAIN Control SE Second to metabose on immovable property of which SE Thems associated with serficularly link yield. Control Second Secon			11		8		31	30		
SPAIN Secured to materials an immension immens			10	4	3		10	4	3	
of which SHE # Assumes in individual with a structure high Principle of the Committee of t	SPAIN		0		0		0	0		
These associated with actividative high risk			0	0	0		0	0	0	
Covered bunch			0	0	0	0	0	0	0	0
Claines on institutions and concentres with a ST credit assessment Collective investments undertailness (CU1) Equity 0 0 0 0 0 0 0 0 0 0 0 0 0			59	59	6		59	59	6	
Equity 0 0 0 0		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
			0	0	0		0	0	0	
		Equity Other exposures	0		0		0	0		
Standardized Total [®] 6						6				6

		exposures, but includes gene	al credit risk adjustments.							
					Standardise	d Approach				
			As of 30,	09/2021		As of 31/12/2021				
		Original Exposure ²	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %) Central governments or central banks	1,344	1,095	3		1,406	1,025	3	_	
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	15	0		0	13	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,619	984	207		1,867	868	178		
	Corporates	1,341	1,109	1,083		1,253	1,059	1,027		
	of which: SME	18	18	18		17	17	17		
	Retail	196	29	22		109	3	2		
LUXEMBOURG	of which: SME	1	0	0		1	0			
LONEINDOUNG	Secured by mortgages on immovable property	49	15	5		51	21	7		
	of which: SME	0				9		0		
	Exposures in default Items associated with particularly high risk	2		- 0	- 1	4	- 0	69		
	Items associated with particularly high risk Covered bonds	49	49	/3		46 42	46	69		
	Claims on institutions and corporates with a ST credit assessment	74		i i		0	10	i i		
	Collective investments undertakings (CIU)	1,582	1,386	1.146		2.077	1.881	1.288		
	Equity	2	1,300	4		1,077	1,001	3		
	Other exposures	181	178	138		302	300	274		
	Standardised Total ²				6					

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	4,766 246	5,338	70 62		5,457 261	6,024 322		
	Regional governments or local authorities Public sector entities	246 616	311 55	34		261 619	322	34	
	Public sector entities Multilateral Development Banks	010	33	34		019	32	34	
	International Organisations	o o	0	o o		0	0	ů	
	Institutions	37	32	22		54	38	26	
	Corporates	2.902	2,376	2.373		3.302	2,774		
	of which: SME	1,551	1,237	1,237		1,664	1,353	1,353	
	Retail	3,574	2,717	2,038		3,534	2,667	2,000	
CROATIA	of which: SME	75	66	49		81	72	54	
CRUATIA	Secured by mortoages on immovable property	1,399	1,393	487		1,471	1,464	512	
	of which: SME	7	6	2		9	9	3	
	Exposures in default	454	225	269	211	413	205	247	190
	Items associated with particularly high risk	41	37	55		70	36	54	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	3		0	0	2	
	Equity	586	570	228		626	612	258	
	Other exposures Chandwolford Total ²	380	3/0	220	323		012	430	299

Combit decomments or combit black Combit decomments are combitations Combit decomments Com		exposures, but includes go	neral credit risk adjustments.							
Control of September Exposure Value* Value Infosure Value* Exposure Value* Exposure Value* Exposure Value* Exposure Value* Exposure Value* Exposure Value* Value Infosure Value* Exposure Value* Exposure Value* Value Infosure Value* Exposure Value* Expos					Standardisc	d Approach				
Certifical decorrensments or control basis 1,500			As of 30	/09/2021		As of 31/12/2021				
Control decorrementation or control basels 1,150		Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Control conversaments or control hashes Relief and the control hashes Relief and the control Composates Compos	45	8 8 0 0 0 0 0 0 28 4,393		0	8 0 0 0 5,039	8 0 0 0 4,836	2 0 0 0 300		

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	is related to the	
					Standardisc	ed Approach			
			As of 30;	09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	880	134	0		952	192	0	
	Regional governments or local authorities	0		0		0	u u	0	
	Public sector entities Multilateral Development Banks	0		0		0			
	International Organisations	0		o o		ů	i i		
	Institutions	1.913	1.846	436		1,485	1,405	354	
	Corporates	1,184	924	792		1,065	854	728	
	of which: SME	3	0	0		21	12	12	
	Retail	68	21	16		62	26	19	
UNITED KINGDOM	of which: SME	0	0	0		3	1	1	
	Secured by mortoases on immovable property of which: SMF	18	9	3		13	,	3	
	orwnich: Sme Exposures in default	0		0		0			
	Items associated with particularly high risk	0		o o	Ů	ů	i i		
	Covered bonds	110	110	11		110	110	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	12	6	13		8	4	8	
	Equity	0	0	1		1	1	3	
	Other exposures	2	2	2		1	1		
1	Standardised Total ²				4] 2

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central operatorments or central shashed spiritudes and spiritudes of sp	188 0 0 0 0 0 157 830 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	188 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 51 556 111 2 2 0 1 0 0 0	0	163 0 0 0 1 193 895 27 1 1 0 8 0 0 0 0	163 0 0 0 0 152 725 27 27 1 1 0 4 4 0 0 0 0 0 0 0 0 0 152 152 152 152 152 152 152 152 152 152	0 0 0 0 0 0 0 59 615 111 0 0 0 0 1 0 0 0	0



		Standardised Approach										
			As of 31,	03/2022			As of 30/06/2022					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions			
	Central governments or central banks	264,350	312,319	23,095		242,552	290,896	22,650				
	Regional governments or local authorities	1,103	1,112	286		1,279	1,345	317				
	Public sector entities	1,654	800	522		1,544	706	430				
	Multilateral Development Banks	2,006	2,347	0		1,654	1,963	0				
	International Organisations	1,766 24.333	1,766			272	272					
	Institutions	24,333	18,838 29,908	5,049		25,215 49,974	19,426 27,993	7,042 25.478				
	Corporates of which: SMF	52,765	29,908 7.069	27,192 6.076		49,974	27,993 6.623	25,478 5.769				
	of which: SME Retail	25.596	14,281	9,541		26,053	14.723	9,792				
	ed which: SMF	4.026	2,304	1,353		4.267	2,581	1,517				
Consolidated data	Secured by mortgages on immovable property	7,044	6,549	2,406		7,491	7.007	2,574				
	of which: SMF	1,168	1,121	416		1,571	1,513	576				
	Exposures in default	2,807	910	1,069	1,591	2,963	1,009	1,174	1.5			
	Items associated with particularly high risk	430	357	534		387	323	482				
	Covered bonds	1,897	1,896	211		1,840	1,839	205				
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	4,306	3,785	4,572		4,650	4,082	4,672				
	Equity	782	782	1,349		803	803	1,401				
	Other exposures	17,667	17,553	12,447		18,549	18,433	12,513				
	Standardised Total ²	408,505	413,203	88,273	2,516	385,226	390,819	88,732	2,52			

		Calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	/03/2022			As of 30,	06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	185,962	234,852	16,490		171,238	219,721	16.432			
in .	Central governments or central banks Regional governments or local authorities	201	234,852	10,490		171,236	219,721	10,432			
	Regional governments or local authorities Public sector entities	183	147	126		119	120	24			
	Public sector entities Multilateral Development Banks	103	147	120		119	102	//			
	International Organisations	ů,	0				0				
	Institutions	6.498	3,575	1,788		6,980	4.195	2,192			
	Cornorates	25.063	9,890	9,092		23,833	9,571	8,690			
	of which: SME	6,423	3,103	2,482		6,367	2,803	2,250			
	Retail	12,596	5,296	3,089		12,551	5,245	2,982			
	of which: SME	1,531	512	293		1,617	714	409			
ITALY	Secured by mortgages on immovable property	2,240	2,212	868		2,583	2,538				
	of which: SME	821	804	302		1,225	1,196	460			
	Exposures in default	1,326	412	501	894	1,328	450	523	829		
	Items associated with particularly high risk	174	144	216		146	121	182			
	Covered bonds	410	410	45		425	424	46			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	1,492	1,263	1,948		1,725	1,478	2,033			
	Equity	474	474	632		476	476	635			
	Other exposures	14,851	14,851	10,896		15,422	15,422	10,901			
	Standardised Total ²				1,135				1,062		

		exposures, but includes general	credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Could de comment se comitat des de CAC. Andrée comment se comitat des de CAC. Andrée comment de c	11,152 0 0 0 0 744 1,453 2 4 1 0 0 0 24 24 25 26 27 27 27 27 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20	10,952 4 0 0 424 1,379 1 0 0 0 24 0 0 23 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 1 1 0 0 125 978 0 1 1 0 0 0 3 5 0 0 5 7 7 7 7 7		10,457 0,05 5,5 0,005 1,336 2,30 1,1 1,0 0,0 2,2 0,0 0,234 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,	10,256 5 5 991 1,045 1 6 1 6 0 0 0 2 2 2 2 2 2 0 0 8	1 0 0 172 743 0 0 2 0 0 33 0 0 572 757	o
	Standardised Total ²				5				11

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	8,423	8,732	0		7,092	7,389	0	
	Regional governments or local authorities Public sector entities	40 268	40 268	8 54		176	176	3 26	
	Multilateral Development Banks	100	200	34		170	170	33	
	International Organisations	ů	0	ů		ů ů	0	0	
	Institutions	4,144	4,051	191		2.332	2.187	311	
	Corporates	956	1,112	585		841	935	624	
	of which: SME	92	73	29		44	27	21	
	Retail	95	36	27		89	48	36	
FRANCE	of which: SME	2	1	1		2	1	1	
FRANCE	Secured by mortgages on immovable property	137	54	19		185	94	33	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	263	263	29		223	223	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	9		6	6	8	
	Equity	0	0	0		0	0	0	
	Other exposures	0			_				

		(2) Total value adjustments an	d provisions per country of co-	interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, 16)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,612	3,576	144		3,190	3,148	150	
	Regional governments or local authorities	140	120	24		148	126	25	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	1		3	2	1	
	Corporates	709	511	458		696	499	446	
	of which: SME	273	272	220		289	288	235	
	Retail	1,781	1,609	1,177		1,796	1,617	1,182	
SLOVAKIA	of which: SME	264	253	160		268	257	162	
SLOVANIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	195	48	51	145	189	41	44	145
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	56	56	6		54	54	5	
	Claims on institutions and corporates with a ST credit assessment	.0					. 0		
	Collective investments undertakinos (CIU)	17	17	10		16	16	10	
	Equity								
	Other exposures	514	413	210		524	421	214	
	Standardised Total ²				283				286



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

	Intesa Sanpaolo S.p.A.								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
SPAIN	Central overmentals or central sharks Audit cactor mellion of tool and sharks Multitated Development Banks Multitated Development Banks International Operations Extra State of the St	11,556 21 9 0 222,246,72 47,72 66 5 0 0 0 0 0 0 0 0 5,77 0 1 1 0 0	11,561 44 9 0 0 219 651 25 0 0 0 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 5 0 93 93 25 1 0 0 0 0 0 0		7,348 23 9 0 0 235 354 25 11 0 0 0 0 84 0	7,354 51 9 0 0 233 347 25 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 5 0 0 1177 3324 3 3 0 0 0 0 0 0 0 0	o
	Standardised Total ²				4				2
		(1) Original exposure, unlike Ex	gosum value, is reported befo	e taking into account any effec	t due to credit convenion factor	s or credit risk mitigation technic	oues (e.g. substitution effects)		

		exposures, but includes gener		anorparty excludes those for se	cunsiation exposures, apptions	reaceur aquerners (AFAs)	and other own runds reduction	s reading to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Coming deversaments or coming hashed of the Special deversaments or local attentions or special and the Special deversaments or local attentions or special development between the Special development of the Special development of the Special development of the Special development of special develo	1,450 0 0 0 2,063 1,627	1,150 0 0 14 0 987 1,217 19 30 0 0 0 44 41 41 0 2,092	111 0 0 0 0 204 4 1,185 9 22 0 7 7 0 0 0 9 9 4 4 0 1,558		2,923 0 0 21 0 2,957 814 25 132 1 1 58 0 0 2 4 41 41 0 2,415	2,612 0 35 0 1,658 646 25 90 0 0 0 44 41 1 1 1 2,612 1 2,613 1 4 4 4 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4	44 0 0 0 345 647 25 67 0 0 0 0 9 4 4 0 1,522	1
	Other exposures	284	283	261		301	301	262	

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curitisation exposures, additions	i vauacon aquioments (AVAS)	and other own funds reduction	is related to the	
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CROATIA	Control Associated Sea Control Sea Control Con	5,871 241 602 0 0 522 3,307 1,687 3,462 76 1,493 8 409 60 0 0 0 0 2 2	6,423 301 0 12,799 1,375 2,694 1,486 1,486 1,486 0 0 0	76 60 34 0 25 2,786 1,755 1,953 1,953 216 68 0 0	204	6,281 251 647 0 71 3,296 1,465 3,581 1,465 3,581 63 63 63 63 63 63 63 63 63 63 63 63 63	6,873 310 56 0 0 1,51 2,765 1,194 2,671 7 7 199 41 0 0 0 0 2 2	1,194 2,003 54 529 2 218 62 0 0 0	
	Other exposures Standardised Total ²	654	640	258	324	875	861	259	328

1. Original exposure, untile Exposure value, in reported before taking into account any effect due to ordet convenien factors or credit nisk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitation exposure, adjustments (AVA) and other own final reduction related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
GERMANY	Gent Ed. (control of control of c	1,609 7 0 0 0 5,217 337 6 6 2 2 0 1 1 0 0 40	1,712 7 0 0 5,081 346 3 2 2 0 0 0 4 4 4 4 4 4	0 1 0 0 3373 233 2 2 1 1 0 0 0 0 4 4	0	807 221 0 0 4,229 379 7 7 7 7 3 1 1 0 0 0 27 7 0 4	1,091 221 0 0 4,784 3 5 5 1 0 0 0 0 0 2,794 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 2299 285 0 4 4 2 2 0 0 0 0 0 0 3 3 5 5 6 6 6 6 7 6 7 6 7 6 7 7 8 7 8 7 8 7 8 7	
	Other exposures Standardised Total ²	0	0		3			0	

		(2) Total value adjustments an		interparty excludes those for se	curitisation exposures, additional	il valuation adjustments (AVAs)	and other own funds reduction	is related to the	
		exposures, but includes genera	credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	938 0	184 0	0		918 0	173 0	0	
	Public sector entities Multilateral Develorment Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SHE	1,360 1,038	1,312 819	359 703		1,163 1,080	1,070 809	255 704	
UNITED KINGDOM	Retail of which: SME	66 0	26 0	19 0		57 0	27 0	20 0	
	Secured by mortoages on immovable property of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Itoms associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 106 0	0 106 0	0 11 0		0 104 0	0 104 0	0 10 0	
	Collective investments undertakings (CIU) Equity Other exposures	6 1 2	6 1 2	8 3 2		9 1 2	7 1 2	9 3 2	
	Standardised Total ²				1				1

		exposures, but includes gener		anorparty excudes those for se	curesation exposures, apottona	i valuación adjuscments (AliAs)	and deter own runds reduction	ts related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
	(100.0)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
NETHERLANDS	Comby By parameters (Combined State 1994). A supplied government of combined State State 1994 Public sector settlines Militaria Devolutioners Banks Militaria Devolutioners Banks Militaria Devolutioners Banks Commontal Common	917 0 0 0 0 174 634 17 7 0 9 0 0 0 0 111 10 0 0 0 0 0 0 0 0 0 0	917 0 0 0 0 174 516 17 3 0 0 0 0 0 0	0 0 0 0 54 448 2 2 0 1 1 0 0 0 1 1 0 0 0	0	826 0 0 0 182 705 23 8 8 0 0 0 0 0 131 131 0 0 0	826 0 0 0 1822 5888 23 4 0 0 0 0 0	0 0 0 665 493 9 9 3 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	0			1			0	

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	0/09/2021					As of 3	31/12/2021		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	75,506	417	37,976	17,930	673	288	76,807	409	36,866	19,026	459	296
	Corporates Corporates - Of Which: Specialised Lending	362,047 15.864	17,018 960	195,603 13.237	99,679 7.733	3,740 250	10,733 766	365,169 16.200	13,990 1,005	196,623 13.427	100,633 7,740	3,148 248	9,537 727
	Corporates - Of Which: SME	92.888	9.497	49.241	27.659	2.097	6.107	91,280	7,732	47.628	27.233	1.717	5.399
	Retail	179,419	7,396	160.914	33.462	2,097	4.169	179.916	5,955	159,809	32,940	1,717	3,528
	Retail - Secured on real estate property	126,951	4.136	125,206	23.875	1,317	1.874	127,029	3,069	124,706	23,628	1,034	1.418
	Retail - Secured on real estate property - Of Which: SME	6.583	910	6.386	1.794	288	426	6.296	670	6.117	1.773	225	319
Consolidated data	Retail - Secured on real estate property - Of Which: non-	120,368	3,226	118,820	22,080	1,030	1,448	120,733	2,399	118,589	21,855	809	1,099
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52,469	3,261	35,708	9,587	696	2,296	52,887	2,886	35,103	9,312	552	2,110
	Retail - Other Retail - Of Which: SME	28,711	2,050	14,418	3,739	541	1,412	29,213	1,808	14,017	3,497	411	1,335
	Retail - Other Retail - Of Which: non-SME	23,758	1,211	21,289	5,849	155	884	23,674	1,078	21,086	5,815	141	775
	Equity	11,160	75	11,142	35,405	0		11,129	92	11,111	36,713	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				186,476						189,312		

(2) BR Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most release not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most release countries are disclosed. These have been selected under the following rule: Countries of counterpart of last quarter.

							IRB Ap	proach					
		Į		As of	30/09/2021					As of	31/12/2021		
		Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 32.644	0 319	0 20.844	0 9.108	0 583	240	0 33.753	0 314	0 19.791	0 10.147	0 390	0 252
	Corporates	249,199	16,495	133,620	68,793	3,541	10,094	245,970	13,513	129,872	67,465	2,946	9,000
	Corporates - Of Which: Specialised Lending	8,801	868	7,556	3,547	234	550	8,859	910	7,497	3,486	231	498
	Corporates - Of Which: SME	89,835	9,392	46,694	25,978	1,970	6,031	88,198	7,642	45,075	25,543	1,588	5,336
	Retail - Secured on real estate property	169,307 117,258	7,280 4.037	150,839 115.523	32,321 22,936	1,926	4,098 1.820	169,615 117,164		149,548 114,846	31,776 22.675	1,529	3,454 1.366
	Retail - Secured on real estate property - Of Which: SME	6.556	908	6.360	1.776	287	424	6.270	669	6.091	1.755	225	317
ITALY	Retail - Secured on real estate property - Of Which: non-SI		3,129	109,163	21,159	972	1,395	110,893		108,754	20,920	758	1,049
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52,049	3,243	35,316	9,386	668	2,278	52,452	2,871	34,702	9,101	546	2,089
	Retail - Other Retail - Of Which: SME	28,342	2,036	14,070	3,546	513	1,397	28,831	1,795	13,659	3,295	405	1,316
	Retail - Other Retail - Of Which: non-SME Equity	23,707 9.923	1,207	21,246 9 904	5,840 32.462	154	881	23,621 10.104	1,076	21,043 10.085	5,806 34.308	141	773 0
	Other non credit-obligation assets	9,923	/3	9,904	34,402		Ů	10,104	92	10,083	54,308	, i	-
	IRB Total												

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

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR _v %)		Of which: defaulted	• 41.50		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0 879	0 484	0	0	0	0	0	0 462	0	0
			2,351 21.257	31	9,628	3.977	0	46	2,464 23,172	22	950 11.115	462		34
	Corporate	Corporates - Of Which: Specialised Lending	377	31	9,628 312	3,977		46	23,172 564	22	434	4,579	5	34
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	74		312	125	0	0	564 84	0	454	163 76	0	3
	Retail	corporates of Wilds. She	64		62	10	0	0	73	0	72	12	0	0
	recuir.	Retail - Secured on real estate property	62	ő	60	10	ő	ő	70	o o	69	11	ő	ő
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si	62	0	60	10	0	0	70	0	69	11	0	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	0	0	0	3	0	3	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	3	0	0	0
	Equity		228	0	228	480	0	0	228	0	228	483	0	0
		credit-obligation assets												
	IRB Total													

2,770 3,792 168 3 30 26 0 26 0 4 2,710 3,794 173 5 30 26 0 26 0 4 FRANCE

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	0	0	0	0	8	0	0	0	0	0
	Corporates	5,669	109	4,673	3,231	126	98	5,658	84	4,680	3,206	129	93
	Corporates - Of Which: Specialised Lending	1,109	4	1,040	1,046	0	37	1,069	5	1,009	1,011	0	37
	Corporates - Of Which: SME Retail	2,360 9.325	83 101	2,054 9,305	1,334 1.000	126 83	59 64	2,379 9.470	79 91	2,024	1,325	129 55	54 68
			101 87	9,305 8,957		83	49		79	9,996	1,015	49	49
	Retail - Secured on real estate property	8,957 27	8/	8,957 27	808	55	49	9,089	79	9,089	813	49	49
SLOVAKTA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM		1 86	8.930	18 790	54	47	9.063	78	26 9.063	18 795	49	47
	Retail - Qualifying Revolving	0,930	00	0,730	790	0	97	9,063	70	9,063	793	49	0
	Retail - Qualifying Revolving Retail - Other Retail	368	14	348	192	28	15	381	12	358	201		19
	Retail - Other Retail - Of Which: SME	368	14	348	192	28	15	381	12	358	201	6	19
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,175	0	593	263	0	1	1,188	0	623	278	0	1
	Corporates	7,987	3	4,174	2,089	0	19	8,845	3	4,989	2,318	0	20
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	425	0	413	182	0	2	369 18	0	358 10	167	0	7
	Corporates - Of Which: SME Refail	15			3	0	0	18	0	8	6		0
		9		9	2	0		8	0	8	2		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	8	0	8	1		0
SPAIN	Retail - Secured on real estate property - Of Which: non-Sh		0		2				0		,		0
	Retail - Qualifying Revolving	0	0	0	n	0	0	0	0	0	ń	0	0
	Retail - Other Retail	i	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	1	0	0	0
	Equity	29	0	29	56	0	0	34	0	34	64	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		521	0	428	128	0	0	408	0	314	67	0	0
	Corporate		7,926	29	5,518	2,526	8	39	7,449	6	5,551	2,548	2	16
		Corporates - Of Which: Specialised Lending	199	0	179	85	0	1	197	0	178	78	0	1
		Corporates - Of Which: SME	40	0	40	41	0	0	32	0	32	34	0	0
	Retail		15	0	15	2	0	0	16	0	16	2	0	0
		Retail - Secured on real estate property	14	0	14	2	0	0	15	0	15	2	0	0
LUNEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-Si	14	0	14	2	0	0	15	0	15	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		7	0	7	25	0	0	11	0	11	33	0	0
		credit-obligation assets												

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

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

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

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

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,854	0	1,814	473	0	8	3,458	0	2,473	604	0	10
	Corporates	6,627	0	4,363 386	2,397	0	36	7,626	0	5,244	3,031	0	18
	Corporates - Of Which: Specialised Lending	412	0		142	0	4	557	0	516 13	216	0	4
	Corporates - Of Which: SME Retail	16 127	0	10 127	23			20	0	136	27		
	Retail - Secured on real estate property	120	3	120	22			129	2	129	25		1
	Retail - Secured on real estate property - Of Which: SME	120	3	120	0	0	0	129	2	129	0	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh		2	120	22	1	1	129	2	129	25	,	,
	Retail - Qualifying Revolving	0	,	0		0		0		0	-		ô
	Retail - Other Retail	8	ő	7	i	ő	ő	8	ő	7	1	ő	ő
	Retail - Other Retail - Of Which: SME	ō	0	0	0	ō	ō		0	i		0	0
	Retail - Other Retail - Of Which: non-SME	8	0	7	1	0	0	8	0	7	1	0	
	Equity	57	0	57	108	0	0	47	0	47	89	0	0
	Other non credit-obligation assets												
	IRB Total												

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

Credit Risk - IRB Approach Intesa Sanpaolo S.p.A.

382 11,309 835 5,785 4,441 2,173 427 1,746 0 2,268 1,298 970 87 403 13,513 976 7,525 5,889 2,953 654 2,299 0 2,936 1,945 1,091 87 19,781 105,713 8,573 26,687 32,993 1,681 21,249 0 9,163 3,517 5,645 452 3,005 247 1,606 1,511 956 220 736 0 556 416 139 75,467 367,120 16,927 87,357 180,543 127,552 5,845 121,707 0 52,991 29,515 23,476 9,743 20,091 104,012 8,226 25,804 29,962 20,955 1,558 19,397 0 9,008 3,380 5,628 31,798 9,879 809 5,202 3,429 1,316 294 1,022 0 2,113 1,324 Consolidated data

		Of Which: non-St 112,451 2,217 109,429 20,312 719 973 111,608 1,664 107,474 18,414 563											
	ĺ			As of 3	31/03/2022					As of	30/06/2022		
		Original E	xposure ¹		Risk exposure	amount	adjustments	Original E	xposure ¹		Risk exposure	amount	Value adjustments
	(min EUR, %)			Value						Value			provisions
	Central banks and central governments Institutions	0	0	0		0		0		0	0	0	0 243
	Corporates												6,677
	Corporates - Of Which: Specialised Lending												436
	Corporates - Of Which: SME					1 506	5 142						3.691
	Retail												2,276
	Retail - Secured on real estate property	118,589	2,869	115,404	21,974	939	1,265	117,429		113,143	19,955	696	796
ITALY	Retail - Secured on real estate property - Of Which: SME												161
TIALT	Retail - Secured on real estate property - Of Which: non-Si	112,451	2,217	109,429	20,312	719		111,608		107,474	18,414	563	635
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52,754	2,921	34,371	8,955	548	2,093	52,546	2,251	33,819	8,789	407	1,479
	Retail - Other Retail - Of Which: SME	29,427	1,832	13,713	3,319	409	1,306	29,124	1,283	13,118	3,170	277	805
	Retail - Other Retail - Of Which: non-SME	23,328 8.828	1,089	20,658 8,817	5,636 29.878	139	787 0	23,422 8.118	968 87	20,701 8.107	5,619 27.629	129	674
	Equity Other non-credit-obligation assets	8,828	8/	8,817	29,878	0	0	8,118	87	8,107	27,629	0	0
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	0 2,522	0	0 890	0 452	0	0	0 2,755	0	0 962	0 526	0	0 2
	Corporate		23,655	38	11,825	4,695	8	32	25,858	42	12,475	5,012	9	48
		Corporates - Of Which: Specialised Lending	525	0	418	150	0	1	1,194	0	865	273	0	5
		Corporates - Of Which: SME	75	0	55	30	0	0	78	0	49	29	0	0
	Retail		73	0	72	11	0	0	77	1	75	12	0	0
		Retail - Secured on real estate property	70	0	69	11	0	0	74	0	72	11	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si	70	0	69	11	0	0	74	0	72	11	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3	0	3	0	0	0	3	0	3	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Equity		364	0	364	828	0	0	357	0	357	832	0	0
	Other non	credit-obligation assets												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,669	0	2,928	703	0	2	4,683	0	2,939	854	0	3
	Corporates	10,770	65	4,192	1,980	15	29	10,658	63	3,791	1,760	15	30
	Corporates - Of Which: Specialised Lending	246	0	182	89	0	1	246	0	183	91	0	1
	Corporates - Of Which: SME Retail	8	1	4	2	0	0	7	0	3	2	0	0
		32	1	31	′.		1	33	1	32			0
	Retail - Secured on real estate property	28	1	27	6	0	0	29	0	28	6	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	28		27			0	29	0	28	0		0
11011102	Retail - Secured on real estate property - Ut which: non-sr Retail - Qualifying Revolving	28	1	2/	6		0	29	0	28	6		0
	Retail - Qualifying Revolving Retail - Other Retail	0				0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: SME	-	1	,	1	0	0	,	0	7	1		0
	Retail - Other Retail - Of Which: non-SME	4	1	4	ĭ	0	0	4	0	1 4	ĭ	0	0
	Equity	59	i .	59	150	0	0	87	0	87	273	0	0
	Other non credit-obligation assets		_	37		_	Ů	07	Ů	07			_ i
	IRB Total												

	•						IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	0	0	0	0	8	0	4 767	0	0	0
	Corporates - Of Which: Specialised Lending	5,729 1.078	78	4,638 1,014	3,163 1.009	100	90 36	5,908 1.088	78 5	1.029	3,239 997	125	87 33
	Corporates - Of Which: SME	2,459	72	2.089	1,324	100	52	2,506	73	2.131	1.385	125	52
	Retail	9,532	89	9,511	1,006	22	65	9,666	89	9,645	1.061	23	66
	Retail - Secured on real estate property	9,158	76	9,158	808	15	47	9,276	74	9,276	852	14	47
SLOVAKTA	Retail - Secured on real estate property - Of Which: SME	25	1	25	18	0	2	24	1	23	17	0	2
SLOVANIA	Retail - Secured on real estate property - Of Which: non-Si	9,132	75	9,132	790	15	46	9,252	73	9,252	835	14	45
	Retail - Qualifying Revolving	0	0	0	0	0	0	0 391	0	0	0	0	0
	Retail - Other Retail	374 374	13	353	198	8	18		15 15	369 369	209	9	20 20
	Retail - Other Retail - Of Which: SME	3/4	13	353	198	8	18	391	15	369	209	9	20
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0				0		1	0	0
	Other non credit-obligation assets										•	-	
	IRB Total												

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,144	0	573	242	0	1	1,084	0	542	300	0	2
	Corporates	8,975	5	5,152	2,333	1	20	9,431	3	5,475	2,462	1	13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	354 17	0	344 10	137	0	8	253	0	243	95		1
	Corporates - Ut Which: SME Retail	1/	0	10	6	0	0	14			4		0
		9	0	9	2			10		9	2		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	8	0	8	1	0	0	9	0	9	2	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St		0			0		0	0	0	0		0
	Retail - Qualifying Revolving		0		0	0	0	0	0	9	0		0
	Retail - Other Retail	·		·				,		, i	0		0
	Retail - Other Retail - Of Which: SME				0			n			0		0
1	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	ı	0	1	i i	0	0 0
1	Equity	43		43	82	0	0	48		48	123		
1	Other non credit-obligation assets		Ů	13		_	Ů	40	_			i i	L i
1	IRB Total												
L	100												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	637	0	425	130	0	0	795	0	611	216	0	0
	Corporates	7,488	6	5,482	2,533	1	20	7,664	6	5,771	2,503	2	25
	Corporates - Of Which: Specialised Lending	196	0	177	77	0	1	273	0	250	112	0	1
	Corporates - Of Which: SME	32	0	32	33	0	0	49	0	49	46	0	0
	Retail	16	0	16	2	0	0	16	0	16	3	0	0
	Retail - Secured on real estate property	15	0	15	2	0	0	15	0	15	2	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LOXEIIDOOKG	Retail - Secured on real estate property - Of Which: non-Sf	15	0	15	2	0	0	15	0	15	2	0	0
	Retail - Qualifying Revolving	0	0			0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0		0	1	0	1	U	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0		0		U		0
	Retail - Other Retail - Of Which: non-SME	1	0	1		0	0	1		1	0	0	0
	Equity Other non credit-obligation assets	43	0	43	103		0	19	0	19	50	0	0
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16	0	1	1	0	0	19	0	1	0	0	0
	Corporates	226	0	81	43	0	2	158	0	134	69	0	1
	Corporates - Of Which: Specialised Lending	26	0	25	10	0	2	23	0	22	9	0	1
	Corporates - Of Which: SME	5	0	3	1	0	0	5	0	3	1	0	0
	Retail		0	0	0	0	0	0	0		0	0	0
	Retail - Secured on real estate property		0	0			0	0	0		0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0			0	0	0		0	0	0
	Retail - Qualifying Revolving		0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail		0		0		0	0	0			0	0
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0			0	0
	Retail - Other Retail - Of Which: non-SME		0	0			0	0		0	0	0	0
	Equity		0		o o		0	0				0	0
	Other non credit-obligation assets	_	, i	Ů			Ů	Ů	Ů	Ů			ı -
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	inks and central governments	0	0	0 2.296	0 866	0	0 8	0 2,369	0	0 1.334	0 447	0	0
	Corporate		3,285 7.313	54	3,412	1.535	0	48	2,369 8,358	53	1,359 4,468	1,694		50
	Corporate	Corporates - Of Which: Specialised Lending	7,313	0	3,412	1,333		90	0,330	33	9,400	1,094		0
		Corporates - Of Which: SME	63	1	54	35	0	0	59	0	53	36	0	0
	Retail		58	1	56	11	0	1	62	0	60	10	ō	ō
		Retail - Secured on real estate property	56	0	55	10	0	0	59	0	58	10	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT		Retail - Secured on real estate property - Of Which: non-St	56	0	55	10	0	0	59	0	58	10	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	0	0	0	3	0	2	0	0	0
	Equity	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2 53	0	2 53	0 125	0	0	3 40	0	40	0 111	0	0
		credit-obligation assets	53	0	53	143			40		40	111		J
	IRB Total													
	IRD I Otal													

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,678	0	2,840	630	0	12	3,079	0	2,221	497	0	15
	Corporates	8,311	0	5,584 384	2,963 152	0	26	9,053	1	5,962	3,116 251	0	36 6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	409 21	0	384	152	0	5	816 26		615 15	251		0
	Corporates - Ut which: SME Retail	144		143	8 29	0		26 154		15	31	0	
	Retail - Secured on real estate property	137	1	137	29	0	1	147	1	146	29		1
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0		0		0	0		n
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S		i	137	28	0	1	147	ĭ	146	29	0	1
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail	7	0	6	2	ō	ō	8	0	6	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	6	2	0	0	8	0	6	2	0	0
	Equity	115	0	115	319	0	0	107	0	107	295	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	974	0	335	108	0	0	868	0	211	120	0	0
	Corporates	7,573	0	3,378	1,628	0	9	8,570	1	3,691	1,742	0	12
	Corporates - Of Which: Specialised Lending	229	0	204	83	0		223	0	203	94	0	6
	Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
	Retail	19	0	17	3	0	0	20	0	19	3	0	0
	Retail - Secured on real estate property	18	0	16	3	0	0	18	0	18	3	0	
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	0 18	0	0 16	0	0	0	18	0	0	0	0	0
THE THERE ITES	Retail - Secured on real estate property - Of Which: non-Sf	18	0	16	3			18		18	3	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0	0				0	0	0
	Retail - Other Retail - Of Which: SME	1 1			0	0	0	1		1	-	0	0
			0								0		0
	Retail - Other Retail - Of Which: non-SME Equity	25	0	25	0 51		0	177	0	177	518	0	0
	Other non credit-obligation assets	25		23				1//		1//	310		-
	TRB Total												
		(1) Original exp											



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Plate well-about
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 0 0 0 0 4 45 85 85	0 0 0 0 0 0 0 45 45	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 180 2,278 2,478	0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	Cyprus		0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Tota	Czech Republic	0					v		U			U		0
Total Tota	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	(((((((((((((((((((0 0 0 0 0 0 0 16	0 0 0 0 0 0 16	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [France	(51 28: 33 7: 1,333 4,300 6,541	0 518 282 14 75 1,295 4,116 6,302	0 468 0 16 0 34 189 708	0 0 0	28: 1: 7: 77: 2,2:72	0 50 0 4 3 524 1,838 2,419	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		60
[0 - 3M [Germany	(144(155) 815 300 844 366	0 0 101 73 82 8 191 399 304 1.151	0 40 157 82 270 444 61 1,055	0 0 0	(10) (33 19) 2-	0 0 0 0 208 280	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		2
0 - 3M	Croatia	246 675 346 65 377 822 82 82 83	245 676 346 65 375	43 14 30 1 38 17	0 0 0 0	19-605 55 55 118 5-7 (8 53 260 9 219 751	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 16 0 1 0 7 25		164
To - 3M To - 3M To -	Greece	20 11 0 0 11 0	0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 15 0 0 0 16 6	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	(200
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	27 199 276 255 10 1,01	0 1 274 196 277 250 14	0 1 0 2 8 21	0 0 0 0	265 199 81 226 (0	188 3	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	3 0 0 0 0 0	(((((28
[0 - 3M [Ireland	(11) (13) 35 77	0 15 0 0 133 293 70	0 0 0 0 0 71 0	0 0 0 0 0	(11 ((13; 19; 2:	0 0 0 0 0 88 47	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		1
[0 - 3M [Italy	1.53 3,76 1,44 5,11 8,58 17,111 16,60 54,25	1,393 3,666 793 3,870 5,420 14,284 14,625 44,051	534 2.183	0 0 0 0 0	1,08 34: 2,74* 2,55: 5,84 2,92: 15,49 6	1,094 470 446 842 2,868	0 8 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	5,394 1,861 1,271 6 2 1,227 3,964 13,726	() () () () () () () () () ()	20,521
[0 - 3M [Latvia	25 25	0 0 0 0 0 0 0 29 0 29	0 0 0 0 0 3 3	0 0 0 0 0		0 0 0 0 0 27 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 91 0		23



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	177	30 6 0 2 2 2 2 2 3 0 0 170 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28 6 0 2 0 45 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 4	0 0 0 0 0 0	27
[0 - 3M [Malta													
[0 - 3M [Netherlands	44 177 4- 25-5	0 0 0 0 0 3 3 0 0 0 1 168 1 18	0 0 40 0 14 44 98	0	(((((((((((((((((((0 0 0 0 0 51	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
To - 3M	Poland	1 8 9 9 124	0 0 5 5 15 3 1 81 0 5	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 15 3 36 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	2 2 31 29 644	0 0 4 4 2 2 5 5 26 7	0 0 4 2 26 108	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((12) 177	0 0 0 0 0 83 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Romania	5 5 5 5 12 12 12 11 11 10 10 10 10 10 10 10 10 10 10 10	60 3 53 53 120 8 8 9 9	0 0 0 0 0 17	0	Si Si 12(0 9 25 96	1 0 0 8 4 58	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	6
[0 - 3M [Slovakia	77 61 227 6. 33 19 1,065	1 78	0 0 0 0	0 0 0 0 0	(7- 6- 27: 49 31: 13: 897	1 4 7 5 12 80	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 3 17 4 3 63 0	0 0 0 0 0 0	161
[0 - 3M [Slovenia	6 5 7 7 7 2 2 2 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	63 63 79 4 24 6 46 6 16 89 2 122	0 0 1 0 0 5 13	0 0 0 0 0	66 4: 1: 4: 1: 3: 202	2 36 18 2 5 60 99 221	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 1 15	0 0 0 0 0 0	63



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Spain	7, 85, 44, 42, 2,22, 9,27, 3,45, 15,961	70 83 83 3 1 9 1,689 7,789 3,045 13,515	8 10 531 2,652	0 0 0	7, 55, 2, 1,69 3,85, 2,04 8,20 ;	6 39 30 2.770	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((6
[0 - 3M [Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [United Kingdom	19:3 11:2 21:1	1	0 0 0 0 0 0 18	0 0 0 0 0	19	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Iceland	1	0 0 0 0 1 1 1 5 1 5	0	0	1	000000000000000000000000000000000000000	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M [Liechtenstein						J	·		J				
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Australia	18. 18. 44. 62.		0 0 0 0 0 22 35 57	0 0 0 0 0	16 40 56	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Canada	2: 6: 12: 30: 9: 9:	0 2 2 1 5 5 5 306 8 93	0 0 0 0	0 0 0 0 0	2 6 12 30 9	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((6
[0 - 3M [Hong Kong	8 8 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	85 85 28 0 0 0 0 7 7 7 7 7 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	133	0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	١.						
							As of 31/12/2021	1				_		
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	(45 1,59 1,30 2,955	3 3			0 7 49 1,590 1,306 3 0 2,955	0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	u.s.	9, 9, 5, 5, 5, 5, 5, 11, 11, 12, 12, 13, 13, 12, 13, 12, 13, 12, 13, 13, 12, 14, 14, 14, 14, 14, 14, 14, 14, 14, 14	7 97 5 55 0 70 9 39	1: 3: 5: 1:	3 C	84 22 53 26 288 2,129 2,135 4,738	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y	China	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 9 9 9 9 9 0 0 6 0 0 100 2 2 2 2 5 2 5 8 3 3 78 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1: 1: 2: 8:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 46 37 159 253 231 726	0 2 0 64 94 104	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	(4.2 5 3.3 134 51.1 184 91.2	4 184	11		0 42 0 15 136 381 173	5 13 0 116		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Other Central and eastern Europe countries non EEA	256 267 99 1,077 267 44 278 11	9 269 4 92 7 1,070 4 24 8 47 9 277	11		7-264 499 703 0 21 83 199	4 43 367 14 25 194	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 10 0 0 0		1,054
Total Tota	Middle East	1,011 ((2009 59) 2,755 1,1077 411	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 10 20 14 290	0 0 197 571 2.741		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 266 239 505		
Total [0 - 3M [3M - 17 [17 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y [10Y - more Total	Latin America and the Caribbean	5,048 4,1 3,2 3,2 5,55 3,4 1,25;	7 47 0 0 1 1 1 1 2 32 4 234 9 589 7 346	1:	,	490 47 0 0 9 31 2256 294	0 0 1 23		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	505 1 0 0 0 0		330



General governments exposures by country of the counterparty

Intera Sannaolo S n A

							Intesa Sanpaolo S.p.A	·						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					N. J. J. B. G. J. J.	ssets by accounting portfolio		Derivatives with po	alah sa fada sa kara		h negative fair value	Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portrollo		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	2,025 6 44 122 9 543 350 3.2000	6 45 4 122 5 90 7 542 4 346	0 0 0 0 0 1		1,792	6 45 121 46 519 274		0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	266 0 0 88 0 332 30		1 0 0 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	5: 40) 177 133 35:55: 1,161 909	52 4000 171 130 3 3525 1,135 680	0 0 0 1 1 85 471	C C C C C C C C C C C C C C C C C C C	52 400 0 171 121 262 958 437	0 0 0 9 90 111 1	2 3 4 58 1,978 2,362 4,442	5.347	(((9) 73! 28(24(1,352	0 941 6 860	15 5 0 0 0 0 25		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	·						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	2: 99 (((55)	25 96 0 0 0 555 0	0 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Belgium	(22 (6 (9) 1,177 2,199	0 0 25 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 5 6 60 69 3	0 0 0 5 0 0 0 0 0 1 930 8	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	9
[0 - 3M [Bulgaria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Cyprus		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss			Derivatives with por	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	2454 2454	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 245 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
10 - 3M 13M - 11Y 1	France	850 300 33 3 3 4.338 2,992 5,200	850 2 293 4 4 4 5 31 3 3 4.306	83 8 0 0 24 0 13 193 193	000000000000000000000000000000000000000	288 26 16 12 12: 1,277	16 14 4 0 3 4,185	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		38
[0 - 3M [Germany	0 210 202 37 255 849 427 1,979		0 109 202 37 207 363 523 970	0 0 0 0 0	(100 (48 300 333 78 3	0 0 0 0 0 186 39	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		1
0 - 3M	Croatia	18 900 365 348 311 775 101 2,827	8 18 5 905 5 364 8 348 1 310	27 4 31 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	87 87 18 18 27 (1,17	250 161 277 736 94	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 15 9 0 0 19 32 76	(((((((((((((((((((164
[0 - 3M [Greece	5 0 0 2 2	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 2 6 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	195 176 227 193 376 183 131	5 176 7 227 3 193 5 375 9 139	16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 177 22: 188 183 120 (0 0 190 3	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	12 0 0 0 0 0 0		25
[0 - 3M [Ireland	0 15 0 154 264 267	0 0 0 15 15 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 0 0 62 0	0 0 0 0 0	(12 10; (242	0 0 0 30 100 174	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((2
[0 - 3M [Italy	2,750 1,655 2,060 3,444 8,000 18,001 13,919 49,869	2,677 1,008 1,499 4 3,056	447 704 637 363 2.085	0 0 0 0 0	54: 55: 1,20: 1,13: 3,56- 8,01: 1,844 16,886	1,757 367 215 1,898 2,340 8,083	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	941 5,060 66 229 25 1,414 8,586 16,322	(20,276
[0 - 3M [Latvia	0 0 0 23 23 0 0	0 0 0 0 0 0 3 3 2 3 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 23 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 84 0		21



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli)	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Lithuania													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
Total [0 - 3M [Luxembourg	50 6 82 92 93 31	50 0 82 92 96 31 23	0 0 0 0 0	0 0 0 0 0	55 6 8 9 9 3 3 2 2 374	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	
10 cm 10 c	Malta	3/4	3/4	0	0	3/4	U	0	0	0	0	4	U	69
10 - 3M 13M - 14Y 14 - 14Y 14Y - 14Y 14Y - 24Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Netherlands	0 8 0 790 8 857	0 0 8 8 0 0 771 17	0 0 8 0 0 29 58	0 0 0 0	(0 0 0 0 0 0 761 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Poland	37 3 42 27 18	0 0 3 42 27 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4: ()	0 3 3 0 27 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 11Y - more Total	Portugal	91 0 6 4 4 551 400 967	0 0 6 0 4 4 533	0 0 6 0 4 17 35	000000000000000000000000000000000000000	((((16: 37/	0 0 0 0 0 370	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	6
Total [0 - 3M	Romania	957 1 93 145 1 15 2 2 2 3 3 4 28	1 93 145 1 29 92	0 0 0 0 0 13	000000000000000000000000000000000000000	99 137 48 66	1 0 7 1 25 32	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total [0 - 3M	Slovakia	428 9 6 2000 5 5 7 2 338 129 766	9	0 0 0 0 0	0 0 0 0 0	344 (() 194 () 300 445	9 6 4 4 26 37	0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 1 6 18 6 3 79 0	000000000000000000000000000000000000000	
Total [0 - 3M [[3M - 1 Y [[1 Y - 2 Y [[2 Y - 3 Y [[3 Y - 5 Y [[10 Y - 10 Y [[10 Y - more] Total	Slovenia	760 1030 85 51 5 30 107 88	103 85 51 9 30	1 0 1 0 0 0 4 3	0	588 100 55 57 52 23 30 6	3 25 1 1 5 64 86		0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 12	000000000000000000000000000000000000000	175



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
									alah sa fada sa kara		and the file and the	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value	of which: Financial assets at		Derivatives with pos	Notional amount	Derivatives with	negative fair value Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		10 53 10 71 6,50) 109 547 7 7 7		through profit or loss	comprehensive income		0	0 0	0 0 0	0 0 0	0 0 0		
[3Y - 5Y [5Y - 10Y [10Y - more Total	Spain	71: 6,50: 1,73: 9,74 :	2 109 5 5,853 9 1,415	603 1,156 323	0	10 2,59 80 3,96 (0 2,750 611 3,417	0	0	0 0	0	0 0	0	
Total [0 - 3M	Sweden	9,741	8,126 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,362 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,966	3,417 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		8
[0 - 3M [United Kingdom	177 1 1: 1 1:	2	0 0 0 0 0 0 15 15	0 0 0 0 0	177	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Iceland	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M	Australia	19 19 35 611	0 69 69 0 0 0 0 0 0 5 168 347 584	0 0 0 0 0 28 28 56	0 0 0 0 0	16 323	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((14
[0 - 3M [Canada	7 7 4 8 8 277 100	0 0 71 71 83 43 85 85 85 87 277 106	0 0 0 0	0 0 0 0 0	7 4 8 27 10	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		7
To - 3M	Hong Kong	11.1	92 0 0 0 0 7 7 7 3 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9, 9, 11,	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	•						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	(33,595 44,62 (0,02)	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(33 599 44 1,62- ((2,30	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	26
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	3 3 17 6 7 17 2,57 3,565 7,249	1 31 76 5 150 0 0	31 1- 70 (0 0 0 0	(77) 100 700 2,388 2,366 5,638	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	2
0 - 3M	China	25 25 25 25 22 22 823	0 0 2 2 2 7 17 2 62 9 259 7 251 5 226	6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((15) 19) 16) 509	0 2 6 62 99 55 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	141
To - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	44
[0 - 3M [Other advanced economies non EEA	6 33 21 11 155 61 93	9 84	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 8 11 15; 41; 66; 68;	0 0 15 0 0 190 211	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	171
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	27- 52- 32- 8 (183) 26- 1,65- 1,65-	274 525 69 326 79 180 2 180		0 0 0 0 1 1 0 0	149 393 266 126 6 9	125 134 60 72 48 192	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1,256
To - 3M	Middle East	763 (2,686 858 944 4,855	0 4 3 763		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((134)	0 4 763 0 2,679 722 436	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 188 200	000000000000000000000000000000000000000	
Total	Latin America and the Caribbean	4,850 5 6 7 200 311 177 817	50 1 1 9 59 50 59 30 203 7 316		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	248 55 6 9 14 142 133	4,604 0 0 0 0 59 184 174 45 463	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	388 0 0 0 0 0 0	000000000000000000000000000000000000000	451



General governments exposures by country of the counterparty

Tutore Commonle C = A

							Intesa Sanpaolo S.p.A							
							As of 30/06/2022	:						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	75) 89) 14(13) 34 34 22(2,6)	1 741 2 882 3 3 303 3 45 6 346 6 98 5 2,544	0 0 0 0 0 1 1	(374 872 0 116 1 158 5 1 28 1 28	145 40 344 70	0 0 0 0 0	0 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 0 0 96 0 142 86		0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	655 151 111 88 4999 744 833 2,999	621 5 154 5 14 8 88 7 434 8 705 3 721	139 121 0 1 83 35 295 675	0	331 26 0 8 8 47 76 5 5 3 325	183 7 6 40 337 203 213	0 0 4 14 949 32 955	0 0 45 30 6,355 201 2,086 8,716	((134 6 115 (((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 0 0 0 0 25		

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

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

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	arrying amount/ Nominal a	mount		Accumulated imp value due to cred	airment, accumulated nega it risk and provisions ^{4,8}	tive changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated no lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	or	which non-performing	y.	On performing exposures ²	On non-performin	g exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIII)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	150,40	0	0	0	0	4	0	0	0	137,380	0	0	0	0	3	0	0	0
Debt securities (including at amortised cost and fair value)	107,78	13	124	124	124	120	93	93	0	113,152	15	120	120	120	125	92	92	0
Central banks	3	6 0	0			3	0	0	0	36	. 0	0	0	0	5	0		0
General governments	75,68	1 0	20	20	20	53	2	2	0	78,494	0	17	17	17	72	2	1	0
Credit institutions	7,43	13	0			9	0	0	0	7,458	15	0	0	0	4	0		0
Other financial corporations	18,06		69	69	69	32	68	68	0	19,989	0	69	69	69	30	68	68	0
Non-financial corporations	6,56		35	35	35	24	22	22	0	7,175	0	35	35	35	14	22	22	0
Loans and advances(including at amortised cost and fair value)	496,367	1,770	18,593	18,593	17,929	2,840	9,159	9,029	7,315	506,794	1,232	15,596	15,596	15,025	2,484	8,258	8,104	5,577
Central banks	3,53	6 0	۰			2	0	0	0	4,483	0	0	0	0	5	0		0
General governments	17,69	9 180	313	313	312	54	131	131	2	16,930	127	502	502	502	44	146	146	203
Credit institutions	22,16	3 2	75	75	75	11	18	18	0	30,871	. 28	70	70	70	8	17	17	0
Other financial corporations	53,55	2 304	523	523	503	182	287	282	164	48,847	32	470	470	466	139	206	204	108
Non-financial corporations	220,76	8 695	12,458	12,458	12,048	1,768	6,671	6,602	4,630	225,043	428	9,534	9,534	9,175	1,623	5,508	5,435	3,182
of which: small and medium-sized enterprises	94,94	1 537	9,618	9,618	9,361	1,020	5,207	5,167	3,793	92,745	231	6,533	6,533	6,305	907	3,754	3,712	2,417
of which: Loans collateralised by commercial immovable property	39,93	300	4,919	4,919	4,598	747	1,870	1,850	2,961	36,909	110	3,438	3,438	3,246	697	1,401	1,375	1,964
Households	178,68	3 590	5,224	5,224	4,992	823	2,053	1,997	2,520	180,620	616	5,020	5,020	4,812	665	2,381	2,303	2,084
of which: Loans collateralised by residential immovable property	130,02	332	2,921	2,921	2,738	436	817	776	2,081	131,728	363	2,765	2,765	2,599	343	994	934	1,752
of which: Credit for consumption	19,39.	2 98	738	738	728	178	389	387	42	19,576	106	747	747	739	134	449	445	37
DEBT INSTRUMENTS other than HFT	754,552	1,784	18,717	18,717	18,053	2,964	9,252	9,122	7,315	757,327	1,247	15,717	15,717	15,146	2,612	8,350	8,197	5,577
OFF-BALANCE SHEET EXPOSURES	282,01		2,116	2,116	2,080	267	241	241	543	288,742		1,531	1,531	1,525	218	228	228	405

The transferring commons diseased by the fine of the common of the commo

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

										600 S.p.A.								
					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nominal	al amount		Accumulated imp value due to cred	airment, accumulated neg it risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross car	rrying amount/ Nomina	il amount		Accumulated impo value due to cred	airment, accumulated negative it risk and provisions (3	changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	ı	On performing exposures ²	On non-perform	ing exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performing exp	:posures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3		or	which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	138,891					2				122,888								
Debt securities (including at amortised cost and fair value)	124,587		120	120	120	156	92	92		112,845		115	115	115	187	92	92	
Central banks	3	4 0			0	7			0	33				0	6	0	0	
General governments	89,237	.7 0	16	16	16	102	2	2	0	76,655	1	13	13	13	119	2	2	
Credit institutions	8,404			0	0	4	0	0	0	8,346	0	0		0	6	0	0	
Other financial corporations	19,672	2 0	69	69	69	29	68	68	0	21,063	0	68	68	68	38	68	68	
Non-financial corporations	7,240	0 0	35	35	35	14	22	22	0	6,749	0	34	34	34	18	22	22	
Loans and advances(including at amortised cost and fair value)	507,463	3 2,011	14,717	14,717	14,143	2,773	7,685	7,525	5,391	505,348	1,389	11,498	11,498	11,177	2,782	5,103	5,009	4,692
Central banks	3,875	5 0	0	0	0	5	0	0	0	3,034	0	0	0	0	6	0	0	۰
General governments	16,969	9 355	513	513	513	46	145	145	204	17,303	230	508	508	508	43	153	153	178
Credit institutions	29,155	5 0	65	65	65	16	17	17	0	26,870	0	62	62	62	19	21	21	0
Other financial corporations	53,040	0 130	459	459	456	143	220	218	114	50,369	1	320	320	318	116	110	108	108
Non-financial corporations	222,983	3 616	8,730	8,730	8,362	1,987	4,903	4,829	3,069	224,828	684	6,494	6,494	6,293	2,033	3,006	2,954	2,651
of which: small and medium-sized enterprises	93,797	7 523	6,454	6,454	6,226	748	3,665	3,620	2,433	92,174	302	4,258	4,258	4,150	757	1,888	1,862	2,077
of which: Loans collateralised by commercial immovable property	36,095	5 207	3,315	3,315	3,119	562	1,392	1,369	1,852	34,048	165	2,546	2,546	2,462	551	934	917	1,555
Households	181,440	0 910	4,950	4,950	4,747	576	2,399	2,316	2,004	182,944	473	4,114	4,114	3,996	565	1,813	1,774	1,755
of which: Loans collateralised by residential immovable property	132,408	8 326	2,670	2,670	2,512	280	977	914	1,677	134,203	237	2,039	2,039	1,944	264	617	589	1,404
of which: Credit for consumption	19,099	9 116	738	738	731	122	447	445	35	19,380	84	774	774	769	120	480	478	32
DEBT INSTRUMENTS other than HFT	770,940	0 2,019	14,836	14,836	14,262	2,932	7,777	7,618	5,391	741,082	1,390	11,613	11,613	11,292	2,972	5,195	5,101	4,692
OFF-BALANCE SHEET EXPOSURES	297,757		1,417															

(1) for the distinct of may-printing appears gives ride to Motifs (1/k) of Registers (10) to \$17,013 (100) (2) Initiations of may be the distinct of may-printing appears gives ride to Motifs (1/k) of Registers (10) to \$17,013 (100) (3) Initiations sport her the canables were of expect ordit bears on this exception for final and intermed adjust on the printing of the sport of the printing of the printing of the sport of the printing of the p

(6) for the or-balance sheet liters, accommission impriments and accommission of properties and accommission of the properties of the properties of what is exponded according to the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention as primarily intervention as promoting. The properties in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the properties in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the properties in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in Prefit Intervention (Imprises



Forborne exposures

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

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

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

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



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

i			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	4.025	337	337	4.012	238	0	4 306	250	250	4.293	186	0	4.284	257	257	4 271	181		4.220	175	175	4.208	115	
B Mining and quarrying	3 902	145	145	3.802	136	0	3.903	230	£30	3.903	100	0	4.201	107	107	4.151	230	0	3.703	744	244	3 703	203	- 0
C Manufacturing	64.128	3.514	3.514	63.883	2.431	0	64.061	2.839	2.839	63.833	2.149	- 4	59.846	1.834	1.834	59.576	1.461	4	61.097	1.357	1.357	60.835	1.023	
D Electricity, gas, steam and air conditioning	10,001	191	191	9,997	207	0	11,576	137	137	11,572	136	0	12,122	150	150	12,121	138	0	12,828	128	128	12,827	113	0
F Water sunnly	2 355	87	87	2 355	73	0	2 276	44	44	2.276	39	0	2 332	39	39	2 332	35	0	2 592	27	27	2 592	28	0
F Construction	16.705	2.433	2.433	16.677	1.515	ō	15,788	1.813	1.813	15.765	1.270	1	16.183	1.826	1.826	16.158	1.246	2	15.353	1.114	1.114	15.329	691	3
G Wholesale and retail trade	35,444	1,777	1,777	35,405	1.222	10	37.850	1.415	1.415	37.821	1.105	1	37.964	1.384	1.384	37.932	1.354	1	39,447	885	885	39.415	977	0
H Transport and storage	13.554	360	360	13.552	276	0	15.322	283	283	15.322	264	0	15.150	369	369	15.148	344	1	14.686	291	291	14.686	293	0
I Accommodation and food service activities	7,359	488	488	7,353	367	2	7,201	420	420	7,195	368	2	7,290	407	407	7,286	339	0	6,988	341	341	6,985	264	0
J Information and communication	10.637	175	175	10.631	123	0	10.498	191	191	10.493	109	0	10.389	190	190	10.384	102	0	9.732	165	165	9.726	83	0
K Financial and insurance activities	7,787	86	86	7,787	60	0	8,754	70	70	8,754	31	0	10,084	66	66	10,084	42	0	11,040	56	56	11,040	33	0
L Real estate activities	19.080	1.975	1.975	18.633	1.151	5	18.546	1.329	1.329	18.151	855	8	18.211	1.447	1.447	17.822	880	7	17.896	1.149	1.149	17.489	680	6
M Professional, scientific and technical activities	14,656	355	355	14,622	240	0	13,494	253	253	13,459	182	1	13,614	244	244	13,579	197	1	13,198	214	214	13,175	135	0
N Administrative and support service activities	5,237	311	311	5,236	205	0	5,128	243	243	5,127	191	0	4,855	214	214	4,854	164	0	4,926	162	162	4,926	119	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	62	0	0	62	1	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	262	16	16	262	9	0	276	10	10	276	7	0	275	12	12	275	7	0	269	8	8	269	5	0
Q Human health services and social work activities	2,328	78	78	2,327	62	0	2,462	60	60	2,462	53	0	2,523	64	64	2,522	51	0	2,505	48	48	2,505	42	0
R Arts, entertainment and recreation	931	75	75	931	50	0	922	63	63	922	45	0	989	59	59	988	41	0	1.010	81	81	1.009	59	0
S Other services	2,470	57	57	2,469	58	0	2,618	62	62	2,618	66	0	2,722	60	60	2,722	62	0	3,336	49	49	3,335	70	0
Loans and advances	220,768	12.458	12.458	219,944	8.421	17	225,043	9,534	9,534	224.303	7.115	17	222.983	8,730	8,730	222.207	6.875	15	224.828	6.494	6,494	224.054	5.023	17

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.