

## Harmonised Transparency Template

2022 Version

ITALY

Intesa Sanpaolo S.p.A.

Reporting Date: 30/11/2021

Cut-off Date: 30/11/2021



### Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Temp. Optional COVID 19 impact



## A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency

EUR

### CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	Intesa Sanpaolo S.p.A.			
G.1.1.3	Link to Issuer's Website	<a href="http://www.group.intesasanpaolo.com/scripts/ir0/si09/eng_index.jsp">http://www.group.intesasanpaolo.com/scripts/ir0/si09/eng_index.jsp</a>			
G.1.1.4	Cut-off date	30/11/2021			
2. Regulatory Summary					
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	<a href="https://www.coveredbondlabel.com/issuer/20">https://www.coveredbondlabel.com/issuer/20</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	19.740,9			
G.3.1.2	Outstanding Covered Bonds	15.560,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	21.564,3			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	16.628,2			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	>0%	26,9%	7,5%	Rating Agency Requirement
OG.3.2.1	<i>Optional information e.g. Asset Coverage Test (ACT)</i>				
OG.3.2.2	<i>Optional information e.g. OC (NPV basis)</i>				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	16.077,1	81,4%		
G.3.3.2	Public Sector	0,0	0,0%		
G.3.3.3	Shipping	0,0	0,0%		
G.3.3.4	Substitute Assets	3.663,7	18,6%		
G.3.3.5	Other	0,0	0,0%		
G.3.3.6	Total	19.740,9	100,0%		
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	9,0	6,1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	21,0	ND3	0,1%	
G.3.4.3	1 - 2 Y	53,0	ND3	0,3%	
G.3.4.4	2 - 3 Y	117,6	ND3	0,7%	
G.3.4.5	3 - 4 Y	210,5	ND3	1,3%	
G.3.4.6	4 - 5 Y	403,1	ND3	2,5%	
G.3.4.7	5 - 10 Y	2.496,3	ND3	15,5%	
G.3.4.8	10+ Y	12.775,7	ND3	79,5%	
G.3.4.9	Total	16.077,1	0,0	100,0%	0,0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,0	5,0		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	1.000,0	0,0	6,4%	0,0%
G.3.5.3	1 - 2 Y	2.500,0	1.000,0	16,1%	6,4%
G.3.5.4					



G.3.5.5	2 - 3 Y	3.200,0	2.500,0	20,6%	16,1%
G.3.5.6	3 - 4 Y	2.000,0	3.200,0	12,9%	20,6%
G.3.5.7	4 - 5 Y	2.600,0	2.000,0	16,7%	12,9%
G.3.5.8	5 - 10 Y	4.260,0	5.810,0	27,4%	37,3%
G.3.5.9	10+ Y	0,0	1.050,0	0,0%	6,7%
G.3.5.10	Total	15.560,0	15.560,0	100,0%	100,0%
<b>6. Cover Assets - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	19.740,9	ND2	100,0%	
G.3.6.2	AUD	0,0	ND2	0,0%	
G.3.6.3	BRL	0,0	ND2	0,0%	
G.3.6.4	CAD	0,0	ND2	0,0%	
G.3.6.5	CHF	0,0	ND2	0,0%	
G.3.6.6	CZK	0,0	ND2	0,0%	
G.3.6.7	DKK	0,0	ND2	0,0%	
G.3.6.8	GBP	0,0	ND2	0,0%	
G.3.6.9	HKD	0,0	ND2	0,0%	
G.3.6.10	JPY	0,0	ND2	0,0%	
G.3.6.11	KRW	0,0	ND2	0,0%	
G.3.6.12	NOK	0,0	ND2	0,0%	
G.3.6.13	PLN	0,0	ND2	0,0%	
G.3.6.14	SEK	0,0	ND2	0,0%	
G.3.6.15	SGD	0,0	ND2	0,0%	
G.3.6.16	USD	0,0	ND2	0,0%	
G.3.6.17	Other	0,0	ND2	0,0%	
G.3.6.18	Total	19.740,9	0,0	100,0%	0,0%
<b>7. Covered Bonds - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	15.560,0	ND2	100,0%	
G.3.7.2	AUD	0,0	ND2	0,0%	
G.3.7.3	BRL	0,0	ND2	0,0%	
G.3.7.4	CAD	0,0	ND2	0,0%	
G.3.7.5	CHF	0,0	ND2	0,0%	
G.3.7.6	CZK	0,0	ND2	0,0%	
G.3.7.7	DKK	0,0	ND2	0,0%	
G.3.7.8	GBP	0,0	ND2	0,0%	
G.3.7.9	HKD	0,0	ND2	0,0%	
G.3.7.10	JPY	0,0	ND2	0,0%	
G.3.7.11	KRW	0,0	ND2	0,0%	
G.3.7.12	NOK	0,0	ND2	0,0%	
G.3.7.13	PLN	0,0	ND2	0,0%	
G.3.7.14	SEK	0,0	ND2	0,0%	
G.3.7.15	SGD	0,0	ND2	0,0%	
G.3.7.16	USD	0,0	ND2	0,0%	
G.3.7.17	Other	0,0	ND2	0,0%	
G.3.7.18	Total	15.560,0	0,0	100,0%	0,0%
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	10.610,0	0,0	68,2%	0,0%
G.3.8.2	Floating coupon	4.950,0	15.560,0	31,8%	100,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	15.560,0	15.560,0	100,0%	100,0%
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	3.663,7		100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		0,0%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0		0,0%	
G.3.9.5	Other	0		0,0%	
G.3.9.6	Total	3.663,7		100,0%	
<b>10. Substitute Assets - Country</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	3.663,7		100,0%	
G.3.10.2	Eurozone	0		0,0%	
G.3.10.3	Rest of European Union (EU)	0		0,0%	
G.3.10.4	European Economic Area (not member of EU)	0		0,0%	
G.3.10.5	Switzerland	0		0,0%	
G.3.10.6	Australia	0		0,0%	
G.3.10.7	Brazil	0		0,0%	
G.3.10.8	Canada	0		0,0%	
G.3.10.9	Japan	0		0,0%	
G.3.10.10	Korea	0		0,0%	
G.3.10.11	New Zealand	0		0,0%	



G.3.10.12	Singapore		0	0,0%
G.3.10.13	US		0	0,0%
G.3.10.14	Other		0	0,0%
G.3.10.15		Total EU	3.663,7	
G.3.10.16		Total	3.663,7	100,0%
<b>11. Liquid Assets</b>				
G.3.11.1	Substitute and other marketable assets		3.663,7	18,6%
G.3.11.2	Central bank eligible assets		0,0	0,0%
G.3.11.3	Other		0,0	0,0%
G.3.11.4		Total	3.663,7	18,6%
<b>12. Bond List</b>				

G.3.12.1 Bond list <https://www.coveredbondlabel.com/issuer/20>

<b>13. Derivatives &amp; Swaps</b>				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		16.077,1	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		intra-group	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		ND2	

<b>14. Sustainable or other special purpose strategy - optional</b>				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)		ND2	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?		ND2	
G.3.14.3	specific criteria		[ESG, SDG, blue loan etc.]	
G.3.14.4	link to the committed objective criteria		ND2	

**4. References to Capital Requirements Regulation (CRR)**

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

		Row	Row
		129(7)	
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets 18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	166 for Public Sector Assets

**5. References to Capital Requirements Regulation (CRR)**

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
---------	--	---

**6. Other relevant information**

<b>1. Optional information e.g. Rating triggers</b>		
OG.6.1.1	NPV Test (passed/failed)	passed
OG.6.1.2	Interest Coverage Test (passed/failed)	passed
OG.6.1.3	Cash Manager	Intesa Sanpaolo S.p.A.
OG.6.1.4	Account Bank	Intesa Sanpaolo S.p.A.
OG.6.1.5	Stand-by Account Bank	Crédit Agricole - CIB
OG.6.1.6	Servicer	Intesa Sanpaolo S.p.A.
OG.6.1.7	Interest Rate Swap Provider	Intesa Sanpaolo S.p.A.
OG.6.1.8	Covered Bond Swap Provider	Intesa Sanpaolo S.p.A.
OG.6.1.9	Paying Agent	Deutsche Bank S.p.A.



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B1

#### 7. Mortgage Assets

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	15.630,5		97,2%
M.7.1.2	Commercial	446,6		2,8%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	16.077,1		100,0%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	210623	6376	216999
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	0,2%	2,4%	0,2%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	European Union	100,0%	100,0%	100,0%
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	100,0%	100,0%	100,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
	<b>5. Breakdown by regions of main country of origin</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Lombardia	36,6%	22,8%	36,2%



M.7.5.2	Piemonte	12,1%	13,3%	12,2%	
M.7.5.3	Veneto	4,8%	4,9%	4,8%	
M.7.5.4	Liguria	5,5%	5,9%	5,5%	
M.7.5.5	Emilia Romagna	2,8%	6,8%	3,0%	
M.7.5.6	Friuli Venezia Giulia	0,5%	1,1%	0,6%	
M.7.5.7	Trentino Alto Adige	1,3%	1,6%	1,3%	
M.7.5.8	Valle d'Aosta	0,5%	0,8%	0,5%	
M.7.5.9	Lazio	14,6%	16,1%	14,7%	
M.7.5.10	Toscana	4,8%	6,5%	4,8%	
M.7.5.11	Umbria	0,9%	2,8%	1,0%	
M.7.5.12	Abruzzo	1,1%	1,2%	1,1%	
M.7.5.13	Marche	1,4%	1,6%	1,4%	
M.7.5.14	Puglia	1,3%	3,4%	1,4%	
M.7.5.15	Sardegna	3,8%	3,3%	3,8%	
M.7.5.16	Sicilia	6,1%	4,9%	6,1%	
M.7.5.17	Calabria	0,2%	0,4%	0,2%	
M.7.5.18	Campania	1,3%	2,2%	1,3%	
M.7.5.19	Basilicata	0,1%	0,3%	0,1%	
M.7.5.20	Molise	0,2%	0,2%	0,2%	
M.7.5.21	Total	100%	100%	100%	
<b>6. Breakdown by Interest Rate</b>					
M.7.6.1	Fixed rate	70,1%	66,8%	70,0%	
M.7.6.2	Floating rate	29,9%	33,2%	30,0%	
M.7.6.3	Other	0,0%	0,0%	0,0%	
<b>7. Breakdown by Repayment Type</b>					
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%	
M.7.7.2	Amortising	100,0%	100,0%	100,0%	
M.7.7.3	Other	0,0%	0,0%	0,0%	
<b>8. Loan Seasoning</b>					
M.7.8.1	Up to 12months	0,0%	0,0%	0,0%	
M.7.8.2	≥ 12 - ≤ 24 months	12,6%	5,2%	12,4%	
M.7.8.3	≥ 24 - ≤ 36 months	0,3%	1,0%	0,3%	
M.7.8.4	≥ 36 - ≤ 60 months	13,9%	12,6%	13,9%	
M.7.8.5	≥ 60 months	73,2%	81,2%	73,4%	
<b>9. Non-Performing Loans (NPLs)</b>					
M.7.9.1	% NPLs	0,2%	0,4%	0,2%	
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
M.7A.10.1	Average loan size (000s)	Nominal 74,2	Number of Loans	% Residential Loans % No. of Loans	
By buckets (mn):					
M.7A.10.2	0 (included) – 10k	51,7	9.746	0,3%	4,6%
M.7A.10.3	10k (included) – 25k	407,3	22.431	2,6%	10,6%
M.7A.10.4	25k ( included ) – 50k	1.859,5	49.456	11,9%	23,5%
M.7A.10.5	50k ( included ) – 75k	2.787,8	44.899	17,8%	21,3%
M.7A.10.6	75k (included) – 100k	2.982,6	34.412	19,1%	16,3%
M.7A.10.7	100k (included) – 150k	4.013,0	33.377	25,7%	15,8%
M.7A.10.8	150k (included) – 200k	1.710,1	10.047	10,9%	4,8%
M.7A.10.9	200k (included) – 300k	1.073,7	4.575	6,9%	2,2%
M.7A.10.10	Over 300k (Included)	744,8	1.680	4,8%	0,8%
M.7A.10.26	Total	15.630,5	210.623	100,0%	100,0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7A.11.1	Weighted Average LTV (%)	Nominal 62,4%	Number of Loans	% Residential Loans % No. of Loans	
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	2.043,3	43.134	13,1%	20,5%
M.7A.11.3	>40 - <=50 %	2.196,1	32.585	14,1%	15,5%
M.7A.11.4	>50 - <=60 %	1.889,4	25.653	12,1%	12,2%
M.7A.11.5	>60 - <=70 %	2.864,6	33.420	18,3%	15,9%
M.7A.11.6	>70 - <=80 %	6.201,5	69.254	39,7%	32,9%
M.7A.11.7	>80 - <=90 %	191,3	2.760	1,2%	1,3%
M.7A.11.8	>90 - <=100 %	239,3	3.757	1,8%	1,8%
M.7A.11.9	>100%	4,9	60	0,0%	0,0%
M.7A.11.10	Total	15.630,5	210.623	100,0%	100,0%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
M.7A.12.1	Weighted Average LTV (%)	Nominal 49,4%	Number of Loans	% Residential Loans % No. of Loans	
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5.041,4	106.207	32,3%	50,4%



M.7A.12.3	>40 - <=50 %	2.405,3	28.116	15,4%	13,3%
M.7A.12.4	>50 - <=60 %	2.642,2	27.538	16,9%	13,1%
M.7A.12.5	>60 - <=70 %	3.178,9	29.297	20,3%	13,9%
M.7A.12.6	>70 - <=80 %	2.234,5	18.415	14,3%	8,7%
M.7A.12.7	>80 - <=90 %	80,0	664	0,5%	0,3%
M.7A.12.8	>90 - <=100 %	27,2	222	0,2%	0,1%
M.7A.12.9	>100%	20,9	164	0,1%	0,1%
M.7A.12.10	Total	15.630,5	210.623	100,0%	100,0%

13. Breakdown by type		% Residential Loans			
-----------------------	--	---------------------	--	--	--

M.7A.13.1	Owner occupied	94,1%			
M.7A.13.2	Second home/Holiday houses	5,5%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	0,5%			

14. Loan by Ranking		% Residential Loans			
---------------------	--	---------------------	--	--	--

M.7A.14.1	1st lien / No prior ranks	99,3%			
M.7A.14.2	Guaranteed	0,7%			
M.7A.14.3	Other	0,0%			

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
--	--	--------------	---------------------	---------------------	--------------------

M.7A.15.18	no data	ND2	ND2		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
---	--	--------------	---------------------	---------------------	--------------------

M.7A.16.18	no data	ND2	ND2		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
---------------------------------------	--	--------------	---------------------	---------------------	--------------------

M.7A.17.1	older than 1919	ND2	ND2		
M.7A.17.2	1919 - 1945	ND2	ND2		
M.7A.17.3	1946 - 1960	ND2	ND2		
M.7A.17.4	1961 - 1970	ND2	ND2		
M.7A.17.5	1971 - 1980	ND2	ND2		
M.7A.17.6	1981 - 1990	ND2	ND2		
M.7A.17.7	1991 - 2000	ND2	ND2		
M.7A.17.8	2001 - 2005	ND2	ND2		
M.7A.17.9	2006 and later	ND2	ND2		
M.7A.17.10	no data	ND2	ND2		
M.7A.17.11	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
------------------------------	--	--------------	---------------------	---------------------	--------------------

M.7A.18.1	House, detached or semi-detached	ND2	ND2		
M.7A.18.2	Flat or Apartment	ND2	ND2		
M.7A.18.3	Bungalow	ND2	ND2		
M.7A.18.4	Terraced House	ND2	ND2		
M.7A.18.5	Multifamily House	ND2	ND2		
M.7A.18.6	Land Only	ND2	ND2		
M.7A.18.7	other	ND2	ND2		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
---	--	--------------	---------------------	---------------------	--------------------

M.7A.19.1	New Property	ND2	ND2		
M.7A.19.2	Existing property	ND2	ND2		
M.7A.19.3	other	ND2	ND2		
M.7A.19.4	no data	ND2	ND2		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					

20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
--	--	--------------	---------------------	---------------------	--------------------

M.7A.20.18	no data	ND2	ND2		
M.7A.20.19	Total	0,0	0		

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans

M.7B.21.1	Average loan size (000s)	70,0			
-----------	--------------------------	------	--	--	--

By buckets (mn):



M.7B.21.2	0 (included) – 10k	2,1	385	0,5%	6,0%
M.7B.21.3	10k (Included) – 25k	14,6	809	3,3%	12,7%
M.7B.21.4	25k ( Included ) – 50k	64,0	1.722	14,3%	27,0%
M.7B.21.5	50k ( Included ) – 75k	84,8	1.371	19,0%	21,5%
M.7B.21.6	75k (Included) – 100k	72,9	846	16,3%	13,3%
M.7B.21.7	100k (Included) – 150k	94,2	785	21,1%	12,3%
M.7B.21.8	150k (Included) – 200k	40,9	240	9,2%	3,8%
M.7B.21.9	200k (Included) – 300k	34,8	143	7,8%	2,2%
M.7B.21.10	Over 300k (Included)	38,2	75	8,6%	1,2%
M.7B.21.26	Total	446,6	6.376	100,0%	100,0%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7B.22.1	Weighted Average LTV (%)	49,7%			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	121,7	2.051	27,2%	32,2%
M.7B.22.3	>40 - <=50 %	120,2	1.514	26,9%	23,7%
M.7B.22.4	>50 - <=60 %	91,3	1.159	20,4%	18,2%
M.7B.22.5	>60 - <=70 %	67,0	965	15,0%	15,1%
M.7B.22.6	>70 - <=80 %	42,9	617	9,6%	9,7%
M.7B.22.7	>80 - <=90 %	1,8	39	0,4%	0,6%
M.7B.22.8	>90 - <=100 %	1,1	26	0,2%	0,4%
M.7B.22.9	>100%	0,7	5	0,2%	0,1%
M.7B.22.10	Total	446,6	6.376	100,0%	100,0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>					
M.7B.23.1	Weighted Average LTV (%)	36,1%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	257,3	4.508	57,6%	70,7%
M.7B.23.3	>40 - <=50 %	111,0	1.116	24,8%	17,5%
M.7B.23.4	>50 - <=60 %	71,9	710	16,1%	11,1%
M.7B.23.5	>60 - <=70 %	2,7	24	0,6%	0,4%
M.7B.23.6	>70 - <=80 %	2,1	7	0,5%	0,1%
M.7B.23.7	>80 - <=90 %	0,7	4	0,2%	0,1%
M.7B.23.8	>90 - <=100 %	0,3	3	0,1%	0,0%
M.7B.23.9	>100%	0,6	4	0,1%	0,1%
M.7B.23.10	Total	446,6	6.376	100,0%	100,0%
<b>24. Breakdown by Type</b>					
<b>% Commercial loans</b>					
M.7B.24.1	Retail	ND3			
M.7B.24.2	Office	ND3			
M.7B.24.3	Hotel/Tourism	ND3			
M.7B.24.4	Shopping malls	ND3			
M.7B.24.5	Industry	ND3			
M.7B.24.6	Agriculture	ND3			
M.7B.24.7	Other commercially used	ND3			
M.7B.24.8	Hospital	ND3			
M.7B.24.9	School	ND3			
M.7B.24.10	other RE with a social relevant purpose	ND3			
M.7B.24.11	Land	ND3			
M.7B.24.12	Property developers / Bulding under construction	ND3			
M.7B.24.13	Other	ND3			





## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	(cover pool + cash - covered bond)/covered bond
HG.1.2	OC Calculation: Legal minimum	By Italian Law
HG.1.3	OC Calculation: Committed	Rating agency requirement
HG.1.4	Interest Rate Types	Floating rate type includes the assets with the option to switch rate
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For assets in the cover pool legal maturity is defined as the date of the last instalment contractually scheduled. The expected weighted average life of the cover pool is calculated assuming 7% annual prepayments. The details for the different maturity buckets are not available yet.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	For Covered Bond the legal maturity date is defined in the Final Terms (item viii). For the extended maturity, having a Soft Bullet structure of Covered Bond, the scheduled maturity is contractually extended by 12 months.
HG.1.7	LTVs: Definition	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
HG.1.8	LTVs: Calculation of property/shipping value	Valuation of the property are made with Nomisma data
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
HG.1.10	LTVs: Frequency and time of last valuation	Valuation of the property is made with Nomisma data on semi-annual basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Definition by property type. Residential Mortgage Loan means a Mortgage Loan referred to under Article 1, Paragraph 1, letter b) and Article 2, Paragraph 1, letter a) of the MEF Decree (12/2006 n. 310). Commercial Mortgage Loan means a Mortgage Loan referred to under Article 1, Paragraph 1, letter c) and Article 2, Paragraph 1, letter b) of the MEF Decree (12/2006 n. 310).
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Intesa Sanpaolo S.p.A. has addressed interest rate risk by implementing Asset-Liability hedging swaps acting as swap counterparty.
HG.1.13	Non-performing loans	Loans in arrears more than 90 days, considering the full outstanding amount of the loan, not only the amount in arrears. Defaulted loans are excluded.
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	ND2
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	ND2
HG.2.3	New Property and Existing Property	ND2
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	please note that only fixed coupon bonds are hedged
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**ECBC CB Label Transparency Template for Italian covered bond (OBG) issuers**

**General issuer information**

Table A. General Issuer Detail	(million Euro)	(million Euro)	(million Euro)
<b>Key information regarding issuers' balance sheet (at most recent reporting date and for the preceding two fiscal years)</b>	<b>30/06/2021</b>	<b>31/12/2020</b>	<b>31/12/2019</b>
Total Balance Sheet Assets	1.057.595	1.002.614	816.102
Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year (*) revised data including ISP OBG program	NA	12.623	12.850
Gross loans/asset entry of eligible collateral in cover pool in previous years			
Tier 1 Ratio (%)	16,8%	16,90%	15,30%
Market Capitalisation	45.263	37.163	41.122
<b>Total customer deposit</b>			
Direct deposits from banking business	531.612	524.999	425.512
Direct deposits from insurance business and technical reserves	204.198	175.279	165.838
Outstanding Covered Bonds (excluding Not Rated Covered Bonds)	74.308	66.885	59.619
<b>Funding (amounts)</b>	<b>30/06/2021</b>	<b>31/12/2020</b>	<b>31/12/2019</b>
Covered bonds			
<b>Mortgage vs public sector</b>			
Mortgage	70.733	62.810	54.694
Public Sector	3.575	4.075	4.925
<b>Jumbo vs other</b>			
Jumbo	68.875	65.275	57.709
Other	5.433	1.610	1.910
<b>by currency</b>			
EUR	74.308	66.885	59.619
GBP	0	0	0
USD	0	0	0
other	0	0	0
<b>Registered vs bearer</b>			
registered	610	610	610
bearer	73.698	66.275	59.009
<b>by legal final maturity</b>			
1-5 years	30.748	28.000	25.384
5-10 years	22.435	18.810	22.760
over 10 years	21.125	20.075	11.475
<b>Customer deposits (Deposits and current accounts)[1]</b>	<b>30/06/2021</b>	<b>31/12/2020</b>	<b>31/12/2019</b>
<b>by legal maturity</b>			
up to 30 days	NA	421.104	301.859
up to 1 year	NA	13.199	10.213
1 year and beyond	NA	7.838	6.542
<b>by currency</b>			
EUR	NA	416.869	296.453
GBP	NA	NA	NA
USD	NA	NA	NA
other	NA	25.272	22.161
<b>Customer loans (amounts)</b>			
<b>Composition by<sup>2</sup></b>			
<b>Maturity</b>			
0 <= 1 year	NA	159.940	150.656
< 1 <= 5 years	NA	186.888	133.904
over 5 years	NA	143.224	111.458
<b>Currency</b>			
EUR	NA	456.045	361.003
USD	NA	NA	NA
Other	NA	34.007	35.015
Non-performing loans (net exposures)	9.713	10.743	14.222
Loan loss provisions (total adjustments)	9.598	10.156	17.077
<b>Status of covered bonds</b>			
Eligibility for repo transaction with central bank (Yes/No)			Yes
UCITS compliance (Yes/No)			Yes
CRD compliance (Yes/No)			Yes

**Cover Pool Data**

<b>Table B. Cover Pool Data</b>	(Euro)
Date of reporting data:	30/11/2021
<b>General cover pool information</b>	
Nominal value of mortgage cover pool size (performing)	16.077.133.729,52
Liquidity included in the cover pool	3.663.746.518,48
Other Eligible Assets	-
Nominal value of outstanding covered bond	15.560.000.000,00
<b>Overcollateralisation information</b>	
Current overcollateralisation ratio	126,87%
By law	>100,00%
Contractual	107,50%
Committed to rating agencies/others (lowest ratio)	107,50%
Inclusion/Eligibility of ABS in the Cover pool (Yes/No)	Yes
% ABS	0,00%
% substitute asset	0,00%
Weighted LTV unindexed <i>(intended as original loan and on original property value)</i>	62,09%
Weighted LTV indexed <i>(intended as current loan on updated property value – e.g. NOMISMA)</i>	49,01%
WAL of cover pool (residual years)	9,00
WAL of outstanding cover bond (residual years)	4,03
<b>Maturity structure cover pool/cover bond</b>	
<b>Assets: Remaining Legal maturity</b>	
0-1 year	21.012.123,53
1-2 year	53.009.152,61
2-3 year	117.610.953,50
3-5 year	613.534.749,74
5-10 year	2.496.270.434,44
10 year or longer	12.775.696.315,70
<b>CBs: Remaining Legal maturity</b>	
0-1 year	1.000.000.000,00
1-2 year	2.500.000.000,00
2-3 year	3.200.000.000,00
3-4 year	2.000.000.000,00
4-5 year	2.600.000.000,00
5-10 year	4.260.000.000,00
10 year or longer	0,00
<b>Composition of the mortgage cover pool (data specific to commercial and residential mortgages)</b>	
Percentage of residential mortgages in the cover pool	97,22%
Percentage of commercial mortgages in the cover pool	2,78%
Percentage of non-first lien mortgages in the cover pool	0,74%
Percentage of insured mortgages in the cover pool	100%
<b>Geographical distribution of loans in the cover pool:</b>	
South	13,04%
Centre	22,98%
North	63,98%
<b>Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers</b>	
Sum of the 5 biggest borrowers	17.853.611,26
Percentage of the 5 biggest borrowers	0,11%
Sum of the 10 biggest borrowers	26.327.419,74
Percentage of the 10 biggest borrowers	0,16%
Presence of soft/hard bullet structures in the mortgage cover bond	100% Soft Bullet
If present, length of the extension periods	1 year
Inclusion of derivatives included in the cover pool	Yes Being some Capped floating rate loans included in the portfolio, a derivative component is embedded in the above mentioned loans.
Percentage of ECB eligible ABS in cover pool	0%
Percentage of loans more than 90 days past due (excluded Defaulted Receivables)	0,22%

<b>Residential mortgages:</b>	
Percentage of interest only loans	0%
Percentage of self-certified loans	0%
Percentage of limited certification loans	0%
<b>Repayment type (repayment/interest-only)</b>	
Repayments	100% (contractual repayment)
Interest-only	0%
<b>Residential Cover Pool Pivot table (amounts)</b>	
<b>Unindexed LTV buckets:</b>	
0-40	2.043.347.089,62
40-50	2.196.097.683,12
50-60	1.889.411.782,08
60-70	2.864.638.548,15
70-80	6.201.530.110,56
80-85	98.644.941,93
85-90	92.700.535,99
90-95	214.610.078,73
95-100	24.670.187,25
100-105	1.218.999,90
105-115	897.285,21
115-	2.738.826,94
<b>Indexed LTV buckets:</b>	
0-40	5.041.445.987,43
40-50	2.405.291.893,99
50-60	2.642.213.855,49
60-70	3.178.949.429,71
70-80	2.234.540.770,33
80-85	56.576.333,04
85-90	23.444.711,23
90-95	15.663.524,23
95-100	11.496.546,92
100-105	5.682.207,45
105-115	6.546.571,85
115-	8.654.237,81
<b>Outstanding amount Buckets (in Eur):</b>	
0 (Included) – 10.000	51.662.310,57
10.000 (Included) – 25.000	407.338.970,74
25.000 (Included) – 50.000	1.859.495.864,62
50.000 (Included) – 75.000	2.787.841.108,50
75.000 (Included) – 100.000	2.982.601.452,58
100.000 (Included) – 150.000	4.013.026.861,27
150.000 (Included) – 200.000	1.710.059.311,13
200.000 (Included) – 300.000	1.073.656.828,92
Over 300.000 (Included)	744.823.361,15
<b>Eligible assets in cover pool</b>	<b>15.888.306.931,62</b>
<b>Non eligible assets in cover pool</b>	<b>188.826.797,90</b>
<b>Seasoning:</b>	
< 12 months	0,00
12-24 months	1.967.448.492,95
24-36 months	47.265.200,11
36-60 months	2.172.053.235,34
>60 months	11.443.739.141,08
<b>Interest rate type:</b>	
Floating not capped,	3.774.887.862,59
Floating capped	898.631.281,07
Fixed or reset < 2 year	38.081.708,73
Fixed or reset 2-5 year	341.820.285,93
Fixed or reset > 5 year	10.577.084.931,16
<b>Performance:</b>	
Not delinquent performing loans	15.566.825.417,24
Delinquent performing loans	63.680.652,24
Defaulted loans	53.327.780,28
<b>Remaining legal maturity:</b>	
< 12 months	19.413.416,00
1-5 years	741.436.533,83
over 5 years	14.869.656.119,65
<b>Outstanding Amount per Currency:</b>	
Euro	15.630.506.069,48
Other (Amounts per each foreign currency)	-

<b>Commercial mortgages:</b>	
by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
<b>Unindexed LTV buckets:</b>	
0-40	121.684.139,54
40-50	120.166.901,48
50-60	91.300.521,41
60-70	67.035.502,80
70-80	42.852.744,27
80-85	1.654.740,77
85-90	116.998,37
90-95	709.129,83
95-100	373.417,04
100-105	0
105-115	0,00
115-	733.564,53
<b>Indexed LTV buckets:</b>	
0-40	257.287.425,58
40-50	110.964.720,22
50-60	71.869.342,37
60-70	2.656.701,78
70-80	2.149.755,50
80-85	312.439,85
85-90	412.032,13
90-95	121.490,72
95-100	206.125,01
100-105	345.253,31
105-115	288.244,90
115-	14.130,67
<b>Outstanding amount Buckets (in Eur):</b>	
0 (Included) – 10.000	2.136.707,81
10.000 (Included) – 25.000	14.627.933,62
25.000 (Included) – 50.000	63.962.359,08
50.000 (Included) – 75.000	84.812.695,80
75.000 (Included) – 100.000	72.918.889,59
100.000 (Included) – 150.000	94.230.825,82
150.000 (Included) – 200.000	40.933.528,92
200.000 (Included) – 300.000	34.797.542,10
Over 300.000 (Included)	38.207.179,31
<b>Seasoning:</b>	
< 12 months,	0,00
12-24 months	23.054.580,70
24-36 months	4.515.859,51
36-60 months	56.326.992,05
>60 months	362.730.227,78
<b>Interest rate type:</b>	
Floating not capped,	139.293.362,09
Floating capped	8.964.824,19
Fixed or reset < 2 year	2.317.461,80
Fixed or reset 2-5 year	20.684.021,29
Fixed or reset > 5 year	275.367.990,67
<b>Performance:</b>	
Not delinquent performing loans	443.785.133,31
Delinquent performing loans	2.842.526,73
Defaulted loans	1.923.340,80
<b>Remaining legal maturity:</b>	
< 12 months	1.598.707,53
1-5 years	42.718.322,02
over 5 years	402.310.630,45
<b>Outstanding Amount per Currency:</b>	
Euro	446.627.660,04
Other (Amounts per each foreign currency)	0
<b>Composition of the public cover pool</b>	
Public Cover Pool Pivot table	
Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors	N.A.
Proportion of bonds and loans	N.A.
Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company, etc)	N.A.
Country Exposure (10 biggest borrowers)	N.A.
Presence of soft/hard bullet structures in the public sector covered bond	N.A.
if present, length of the extension periods	N.A.
Inclusion of derivatives included in the cover pool	N.A.

## Key Concepts Explanation

Table C. Key Concepts Explanation	
<b>Overcollateralization</b>	
Information on overcollateralization calculation method and asset composition	refers to the value of loans included in the cover pool (defaulted loans excluded) compared to the authorized amount of
<b>Residential vs. commercial mortgages</b>	
Description of the difference made between residential and commercial properties	Residential Mortgage Loan means a Mortgage Loan referred to under Article 2, Paragraph 1, letter a) of the MEF Decree.  Commercial Mortgage Loan means a Mortgage Loan referred to under Article 2, Paragraph 1, letter b) of the MEF Decree.
Description of property classification as commercial	Properties classified as commercial have a commercial use, either for businesses or as offices
Inclusion of working capital in the valuation for commercial property (Yes/No)	Yes
<b>Insured mortgages (if part of the cover pool)</b>	
Loans insurance characteristics	insurance against flood, fire, destruction of the real estate property, insurance
Details of insurers	prime insurance companies acting in Italy
<b>NPLs</b>	
Definition of Defaulted Receivable	means a Mortgage Loan in relation to which the relevant Receivable is a Defaulted Receivable.  Defaulted Receivable means a Receivable classified as defaulted in accordance with the provisions of the Collection Policies of the CB Programme, as applied in compliance with the provisions of the Bank of Italy's supervisory regulations (Istruzioni di Vigilanza della Banca d'Italia) and in accordance with a prudent management of the Receivables carried out with the highest professional standards; as at the date hereof, a Receivable is classified as defaulted if it is classified as in sofferenza in accordance with the provisions of the Bank of Italy's supervisory regulations (Istruzioni di Vigilanza della Banca d'Italia) and with the provisions of the Collection Policies when the Arrears Ratio is at least equal to (i) 10, in case of Mortgage Loans providing for monthly instalments, (ii) 4, in case of Mortgage Loans providing for quarterly instalments and (iii) 2, in case of Mortgage Loans providing for semi-annual instalments. For the purposes of this
Distinction between performing and non performing loans in the cover pool	Performing loans are loans which are not classified as Defaulted Receivables.
Eligibility of defaulted loans as part of the cover pool (Yes/No)	No
Eligibility of loans in foreclosure procedure as part of the cover pool (and, in case, provisioning made in respect of the value of these loans in the cover pool) (Yes/No)	No

<b>Capped floating rate loans</b>	
Description of the types of caps for the loans	Capped floating rate loans are loans for which interest rates are subject to a cap.
<b>Soft Bullets (Extendable maturity)</b>	
Description of the soft bullet structures (circumstances under which soft bullet could be used)	N.A.
<b>ABS</b>	
Limitations on ABS in the cover pool	None (RMBS) 10% cap of the total cover pool (CMBS)
Further regulations (legal or contractual) for ABS in the pool (e.g. only self-issued/others)	<p>Under the MEF Decree, the following assets, inter alia, may be assigned to the purchasing company, together with any ancillary contracts aimed at</p> <p>hedging the financial risks embedded in the relevant assets: (iii) securities satisfying the requirements set forth under article 2, paragraph 1, letter c) of</p> <p>the MEF Decree (as defined below) (the "Public Securities") and (iv) securities issued in the framework of securitisations with 95% of the underlying assets</p> <p>of the same nature as in (i) and (ii) above and having a risk weighting not higher than 20% under the standardised approach (the "ABS Securities" and,</p> <p>together with the Mortgage Receivables and the Public Securities, the "Assets"), and, within certain limits, Integration Assets</p>
<b>Substitute Asset</b>	
Details on eligibility criteria of the types of assets that can be considered as substitute asset	<p>For the purpose of ensuring compliance with the tests described above and pursuant to article 2 of the MEF Decree, in addition to eligible assets which</p> <p>are generally eligible, the following assets may be used for the purpose of the integration of the cover pool:</p> <p>(a) the creation of deposits with banks incorporated in public administrations of States comprised in the European Union, the European Economic</p> <p>Space and the Swiss Confederation (the "Admitted States" or in a State which attract a risk weight factor equal to 0% under the "Standardised</p> <p>Approach" to credit risk measurement;</p> <p>(b) the assignment of securities issued by the banks referred to under (a) above, having a residual maturity not exceeding one year</p>
List of eligible assets allowed by law / Asset classes currently included in the cover pool	Deposits with banks incorporated in public administrations of States comprised in the European Union, the European Economic Space and the Swiss Confederation



<b>Loan-to-Value</b>	
Description of LTV calculation method (indexed)	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal  Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
Frequency of real estate valuation for the purpose of calculating index CLTV	Valuation of the property are made with Nomisma data on semi-annual basis
Description of issuer's valuation techniques (e.g only once at inception vs. frequent re-evaluation which also will have an effect on accounting treatment of the loan/collateral)	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
Date of the last valuation of the property	31st of March 2014
<b>Derivatives</b>	
Hedging of interest risk	Yes
Hedging of duration risk	No
Hedging of currency risk	N.A.
Further information on derivatives	-
Presence of internal vs. external swap counterparties	Intesa Sanpaolo SpA acts as swap counterparty
<b>Legal maturity</b>	
Definition of legal maturity for asset in cover pool and cover bond	For Covered Bond legal maturity date is defined as "Item 8" of Issue Final Terms (Maturity Date). For asset in cover pool legal maturity is defined as the date of last instalment contractually scheduled
<b>Delinquent loans</b>	
Definition of "delinquent loan"	Loans defined in the stratification tables as "delinquent loans" are those Mortgage Receivables which have not been classified as Credito in Sofferenza and which have at least one Unpaid Instalment
<b>Limited certification</b>	
Definition of "limited-certification loan"	"Limited Certification Loan" is a loan for which not all documentation have been certified with a final validation of the bank

### Additional information

<b>Table D. Additional information</b>	<b>Current year</b>	<b>Y - 1</b>	<b>Y - 2</b>
<b>Ratings information</b>			
Current ratings and recent rating history			
Senior unsecured ratings by Moody's, S&P, Fitch, DBRS	Baa1 / BBB/BBB/ BBB (high)	Baa1 / BBB/BBB/ BBB (high)	Baa1 / BBB/BBB/ BBB (high)
Senior secured (covered bond) ratings by Moody's	Aa3	Aa3	Aa3
Financial strength ratings by Moody's and Viability Rating by Fitch	n.a. / bbb	n.a. / bbb	n.a. / bbb
Sovereign ratings by Moody's, S&P, Fitch, DBRS	Baa3/BBB/BBB/BBB (high)	Baa3/BBB/BBB/BBB (high)	Baa3/BBB/BBB/BBB (high)



This addendum is optional

## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2022

Reporting in Domestic Currency		EUR				
<b>CONTENT OF TAB E</b>						
1. Additional information on the programme						
2. Additional information on the swaps						
3. Additional information on the asset distribution						
Field Number	1. Additional information on the programme	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Transaction Counterparties					
E.1.1.2	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Servicer	Intesa Sanpaolo S.p.A.	ZWBNSU78PMDQKZNC08			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	ND2	ND2			
E.1.1.5	Cash manager†	Intesa Sanpaolo S.p.A.	ZWBNSU78PMDQKZNC08			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Intesa Sanpaolo S.p.A.	ZWBNSU78PMDQKZNC08			
E.1.1.8	Standby account bank	Credito Agrario - CB	1V0VVKR6R100021A208			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	ND2	ND2			
E.1.1.11	Cover Pool Monitor	Deloitte & Touche S.p.A.	81560038705502CBAS1			
OE.1.1.1	where applicable - paying agent	Deutsche Bank S.p.A.	529900527WCXK2U9W60			
Field Number	2. Additional information on the swaps	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Swap Counterparty	Intesa Sanpaolo S.p.A.	ND2	ZWBNSU78PMDQKZNC08	Interest Rate Swap	
Field Number	3. Additional information on the asset distribution	Total Assets				
3. General information						
E.3.1.1	Weighted Average Seasoning (months)	93,42				
E.3.1.2	Weighted Average Maturity (months)**	199,80				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
Field Number	2. Annexes	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	0-30 days	0,24%	0,25%	ND2	ND2	0,24%
E.3.2.2	30-60 days	0,66%	0,20%	ND2	ND2	0,06%
E.3.2.3	60-90 days	0,10%	0,07%	ND2	ND2	0,10%
E.3.2.4	90-180 days	0,13%	0,19%	ND2	ND2	0,13%
E.3.2.5	>= 180 days	0,13%	0,19%	ND2	ND2	0,13%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

\* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#/search>  
 \*\* Weighted Average Maturity = Remaining Term to Maturity

This addendum is optional

## Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2022

Reporting in Domestic Currency	EUR
--------------------------------	-----

For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: [COVID-19: EMF-ECBC Response](#)

CONTENT OF Temporary Tab
<a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a> <a href="#">2. Additional information on the cover pool section affected by payment holidays</a>

Optional further information at issuer/country level
Can the COVID-19 related payment holiday loans remain part of the cover pool? <span style="float: right;">YES</span>

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	89,86	899	0,6%	0,4%		
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	22,7%	9,7%	11,2%	25,6%	13,8%	83,0%
COV.2.1.2	principal deferred	3,0%	9,3%	1,0%	2,2%	1,5%	17,0%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	25,7%	19,0%	12,2%	27,8%	15,3%	100,0%