

# Harmonised Transparency Template

**2022 Version**

**Italy**

**Intesa Sanpaolo S.p.A.**

**Reporting Date: 31/07/2022**

**Cut-off Date: 31/07/2022**



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## A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency

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| 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="https://group.intesasanpaolo.com/en/">https://group.intesasanpaolo.com/en/</a>               |                           |                          |                                   |
| G.1.1.4  | Cut-off date   | 31/07/2022  |                           |                          |                                   |
| 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   | 3.849,2   |                           |                          |                                   |
| G.3.1.2  | Outstanding Covered Bonds                                  | 3100  |                           |                          |                                   |
| 2. Over-collateralisation (OC)                   |  | Legal / Regulatory  | Actual                    | Minimum Committed        | Purpose                           |
| G.3.2.1  | OC (%)   | >0%   | 24,2%                     | 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  | 0,0   | 0,0%                      |                          |                                   |
| G.3.3.2  | Public Sector  | 3.187,1   | 82,8%                     |                          |                                   |
| G.3.3.3  | Shipping   | 0,0   | 0,0%                      |                          |                                   |
| G.3.3.4  | Substitute Assets  | 662,0   | 17,2%                     |                          |                                   |
| G.3.3.5  | Other  | 0,0   | 0,0%                      |                          |                                   |
| G.3.3.6  | Total  | 3.849,2   | 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)                           | 13,2  | ND3                       |                          |                                   |
|  | Residual Life (mn)   |   |                           |                          |                                   |
|  | By buckets:  |   |                           |                          |                                   |
| G.3.4.2  | 0 - 1 Y  | 3,5   | ND3                       | 0,1%                     |                                   |
| G.3.4.3  | 1 - 2 Y  | 51,8  | ND3                       | 1,6%                     |                                   |
| G.3.4.4  | 2 - 3 Y  | 79,7  | ND3                       | 2,5%                     |                                   |
| G.3.4.5  | 3 - 4 Y  | 372,8   | ND3                       | 11,7%                    |                                   |
| G.3.4.6  | 4 - 5 Y  | 147,7   | ND3                       | 4,6%                     |                                   |
| G.3.4.7  | 5 - 10 Y   | 323,7   | ND3                       | 10,2%                    |                                   |
| G.3.4.8  | 10+ Y  | 2.207,9   | ND3                       | 69,3%                    |                                   |
| G.3.4.9  | Total  | 3.187,1   | 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)                           | 2,5   | 3,5                       |                          |                                   |
|  | Maturity (mn)  |   |                           |                          |                                   |
|  | By buckets:  |   |                           |                          |                                   |
| G.3.5.2  | 0 - 1 Y  | 0,0   | 0,0                       | 0,0%                     | 0,0%                              |
| G.3.5.3  | 1 - 2 Y  | 1.050,0   | 0,0                       | 33,9%                    | 0,0%                              |
| G.3.5.4  | 2 - 3 Y  | 1.050,0   | 1.050,0                   | 33,9%                    | 33,9%                             |
| G.3.5.5  | 3 - 4 Y  | 0,0   | 1.050,0                   | 0,0%                     | 33,9%                             |
| G.3.5.6  | 4 - 5 Y  | 1.000,0   | 0,0                       | 32,3%                    | 0,0%                              |



|  |   |                                      |                                     |                            |                        |
|--|---|--------------------------------------|-------------------------------------|----------------------------|------------------------|
| G.3.5.8  | 5 - 10 Y  | 0,0                                  | 1.000,0                             | 0,0%                       | 32,3%                  |
| G.3.5.9  | 10+ Y   | 0,0                                  | 0,0                                 | 0,0%                       | 0,0%                   |
| G.3.5.10   | Total   | 3.100,0                              | 3.100,0                             | 100,0%                     | 100,0%                 |
| <b>6. Covered 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   | 3.187,1                              | 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   | 3.187,1                              | 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   | 3.100,0                              | 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   | 3.100,0                              | 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  | 0,0                                  | ND2                                 | 0,0%                       |                        |
| G.3.8.2  | Floating coupon   | 3.100,0                              | ND2                                 | 100,0%                     |                        |
| G.3.8.3  | Other   | 0,0                                  | ND2                                 | 0,0%                       |                        |
| G.3.8.4  | Total   | 3.100,0                              | 0,0                                 | 100,0%                     | 0,0%                   |
| <b>9. Substitute Assets - Type</b>                   |   |                                      |                                     |                            |                        |
|  |   | <b>Nominal (mn)</b>                  |                                     | <b>% Substitute Assets</b> |                        |
| G.3.9.1  | Cash  | 662,0                                |                                     | 100,0%                     |                        |
| G.3.9.2  | Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.9.3  | Exposures to central banks  | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.9.4  | Exposures to credit institutions                                  | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.9.5  | Other   | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.9.6  | Total   | 662,0                                |                                     | 100,0%                     |                        |
| <b>10. Substitute Assets - Country</b>               |   |                                      |                                     |                            |                        |
|  |   | <b>Nominal (mn)</b>                  |                                     | <b>% Substitute Assets</b> |                        |
| G.3.10.1   | Domestic (Country of Issuer)                                      | 662,0                                |                                     | 100,0%                     |                        |
| G.3.10.2   | Eurozone  | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.3   | Rest of European Union (EU)                                       | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.4   | European Economic Area (not member of EU)                         | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.5   | Switzerland   | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.6   | Australia   | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.7   | Brazil  | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.8   | Canada  | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.9   | Japan   | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.10  | Korea   | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.11  | New Zealand   | 0,0                                  |                                     | 0,0%                       |                        |
| G.3.10.12  | Singapore   | 0,0                                  |                                     | 0,0%                       |                        |



|   |   |   |   |  |   |
|---|---|---|---|--|---|
| G.3.10.13   | US  |   | 0,0   |  | 0,0%  |
| G.3.10.14   | Other   |   | 0,0   |  | 0,0%  |
| G.3.10.15   |   | Total EU  | 662,0   |  |   |
| G.3.10.16   |   | Total   | 662,0   |  | 100,0%                                      |
| <b>11. Liquid Assets</b>  |   |   |   |  |   |
|   |   |   | <b>Nominal (mn)</b>   | <b>% Cover Pool</b>                                | <b>% Covered Bonds</b>                      |
| G.3.11.1  | Substitute and other marketable assets                      |   | 662,0   | 17,2%  | 21,4%                                       |
| G.3.11.2  | Central bank eligible assets                                |   | 0,0   | 0,0%   | 0,0%  |
| G.3.11.3  | Other   |   | 0,0   | 0,0%   | 0,0%  |
| G.3.11.4  |   | Total   | 662,0   | 17,2%  | 21,4%                                       |
| <b>12. Bond List</b>  |   |   |   |  |   |
| G.3.12.1  | Bond list   |   | <a href="https://www.coveredbondlabel.com/issuer/20/">https://www.coveredbondlabel.com/issuer/20/</a> |  |   |
| <b>13. Derivatives &amp; Swaps</b>  |   |   |   |  |   |
| G.3.13.1  | Derivatives in the register / cover pool [notional] (mn)    |   | 3.187,1   |  |   |
| 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>4. References to Capital Requirements Regulation (CRR)</b>   |   |   |   |  |   |
| <b>129(7)</b>   |   |   | <b>Row</b>  | <b>Row</b>   |   |
| 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. |   |   |   |  |   |
| G.4.1.1   | (i)   | Value of the cover pool outstanding covered bonds:                      | <a href="#">38</a>  |  |   |
| G.4.1.2   | (i)   | Value of covered bonds:   | <a href="#">39</a>  |  |   |
| G.4.1.3   | (ii)  | Geographical distribution:  | <a href="#">43 for Mortgage Assets</a>  | <a href="#">48 for Public Sector Assets</a>        |   |
| G.4.1.4   | (ii)  | Type of cover assets:   | <a href="#">52</a>  |  |   |
| G.4.1.5   | (ii)  | Loan size:  | <a href="#">186 for Residential Mortgage Assets</a>   | <a href="#">412 for Commercial Mortgage Assets</a> | <a href="#">18 for Public Sector Assets</a> |
| G.4.1.6   | (ii)  | Interest rate risk - cover pool:  | <a href="#">149 for Mortgage Assets</a>   | <a href="#">129 for Public Sector Assets</a>       |   |
| G.4.1.7   | (ii)  | Currency risk - cover pool:   | <a href="#">111</a>   |  |   |
| G.4.1.8   | (ii)  | Interest rate risk - covered bond:                                      | <a href="#">163</a>   |  |   |
| G.4.1.9   | (ii)  | Currency risk - covered bond:   | <a href="#">137</a>   |  |   |
| G.4.1.10  |   | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) | <a href="#">17 for Harmonised Glossary</a>  |  |   |
| G.4.1.11  | (iii)   | Maturity structure of cover assets:                                     | <a href="#">65</a>  |  |   |
| G.4.1.12  | (iii)   | Maturity structure of covered bonds:                                    | <a href="#">88</a>  |  |   |
| G.4.1.13  | (iv)  | Percentage of loans more than ninety days past due:                     | <a href="#">179 for Mortgage Assets</a>   | <a href="#">166 for Public Sector Assets</a>       |   |
| <b>5. References to Capital Requirements Regulation (CRR)</b>   |   |   |   |  |   |
| <b>129(1)</b>   |   |   |   |  |   |
| G.5.1.1   | Exposure to credit institute credit quality step 1 & 2      |   | 0   |  |   |
| <b>6. Other relevant information</b>  |   |   |   |  |   |
| <b>1. Optional information e.g. Rating triggers</b>   |   |   |   |  |   |
| OG.6.1.1  | NPV Test (passed/failed)                                    |   | Not Applicable  |  |   |
| OG.6.1.2  | Interest Coverage Test (passed/failed)                      |   | Not Applicable  |  |   |
| 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                                       |   | Not Applicable  |  |   |
| 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.  |  |   |
| OG.6.1.10   | Other optional/relevant information                         |   |   |  |   |

## B2. Harmonised Transparency Template - Public Sector Assets

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Reporting in Domestic Currency

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[8. Public Sector Assets](#)

| Field Number                      | 8. Public Sector Assets                              |                        |                     |                        |                    |
|-----------------------------------|--|------------------------|---------------------|------------------------|--------------------|
| <b>1. General Information</b>     |  |                        |                     |                        |                    |
| PS.8.1.1                          | Number of public sector exposures                    | 809                    |                     |                        |                    |
| OPS.8.1.1                         | <i>Optional information eg, Number of borrowers</i>  | 454                    |                     |                        |                    |
| OPS.8.1.2                         | <i>Optional information eg, Number of guarantors</i> |                        |                     |                        |                    |
| OPS.8.1.3                         |  |                        |                     |                        |                    |
| OPS.8.1.4                         |  |                        |                     |                        |                    |
| OPS.8.1.5                         |  |                        |                     |                        |                    |
| OPS.8.1.6                         |  |                        |                     |                        |                    |
| OPS.8.1.7                         |  |                        |                     |                        |                    |
| <b>2. Size Information</b>        |  |                        |                     |                        |                    |
| PS.8.2.1                          | Average exposure size (000s)                         | Nominal                | Number of Exposures | % Public Sector Assets | % No. of Exposures |
|                                   |  | 4.090,7                |                     |                        |                    |
|                                   | By buckets (mn):                                     |                        |                     |                        |                    |
| PS.8.2.2                          | 0 (included) – 600k                                  | 97,1                   | 331                 | 3,0%                   | 40,9%              |
| PS.8.2.3                          | 600k ( Included ) – 1mn                              | 94,0                   | 119                 | 2,9%                   | 14,7%              |
| PS.8.2.4                          | 1mn ( Included ) – 5mn                               | 554,4                  | 244                 | 17,4%                  | 30,2%              |
| PS.8.2.5                          | 5mn ( Included ) – 10mn                              | 393,5                  | 53                  | 12,3%                  | 6,6%               |
| PS.8.2.6                          | 10mn ( Included ) – 20mn                             | 331,2                  | 24                  | 10,4%                  | 3,0%               |
| PS.8.2.7                          | 20mn ( Included ) – 30mn                             | 325,8                  | 14                  | 10,2%                  | 1,7%               |
| PS.8.2.8                          | 30mn ( Included ) – 60mn                             | 610,7                  | 15                  | 19,2%                  | 1,9%               |
| PS.8.2.9                          | 60mn ( Included ) – 100mn                            | 660,4                  | 8                   | 20,7%                  | 1,0%               |
| PS.8.2.10                         | 100mn ( Included ) – 300mn                           | 120,0                  | 1                   | 3,8%                   | 0,1%               |
| PS.8.2.17                         | Total  | 3.187,1                | 809                 | 100,0%                 | 100,0%             |
| <b>3. Breakdown by Asset Type</b> |  |                        |                     |                        |                    |
| PS.8.3.1                          | Loans  | Nominal (mn)           |                     | % Public Sector Assets |                    |
|                                   |  | 1.934,0                |                     | 60,7%                  |                    |
| PS.8.3.2                          | Bonds  | 1.253,2                |                     | 39,3%                  |                    |
| PS.8.3.3                          | Other  | 0,0                    |                     | 0,0%                   |                    |
| PS.8.3.4                          | Total  | 3.187,1                |                     | 100,0%                 |                    |
| <b>4. Breakdown by Geography</b>  |  |                        |                     |                        |                    |
| PS.8.4.1                          | <u>European Union</u>                                | % Public Sector Assets |                     |                        |                    |
|                                   |  | 100,0%                 |                     |                        |                    |
| PS.8.4.2                          | Austria  | 0,0%                   |                     |                        |                    |
| PS.8.4.3                          | Belgium  | 0,0%                   |                     |                        |                    |
| PS.8.4.4                          | Bulgaria   | 0,0%                   |                     |                        |                    |
| PS.8.4.5                          | Croatia  | 0,0%                   |                     |                        |                    |
| PS.8.4.6                          | Cyprus   | 0,0%                   |                     |                        |                    |
| PS.8.4.7                          | Czechia  | 0,0%                   |                     |                        |                    |
| PS.8.4.8                          | Denmark  | 0,0%                   |                     |                        |                    |
| PS.8.4.9                          | Estonia  | 0,0%                   |                     |                        |                    |
| PS.8.4.10                         | Finland  | 0,0%                   |                     |                        |                    |
| PS.8.4.11                         | France   | 0,3%                   |                     |                        |                    |
| PS.8.4.12                         | Germany  | 0,0%                   |                     |                        |                    |
| PS.8.4.13                         | Greece   | 0,0%                   |                     |                        |                    |
| PS.8.4.14                         | Netherlands  | 0,0%                   |                     |                        |                    |
| PS.8.4.15                         | Hungary  | 0,0%                   |                     |                        |                    |
| PS.8.4.16                         | Ireland  | 0,0%                   |                     |                        |                    |
| PS.8.4.17                         | Italy  | 99,5%                  |                     |                        |                    |
| PS.8.4.18                         | Latvia   | 0,0%                   |                     |                        |                    |
| PS.8.4.19                         | Lithuania  | 0,0%                   |                     |                        |                    |
| PS.8.4.20                         | Luxembourg   | 0,0%                   |                     |                        |                    |
| PS.8.4.21                         | Malta  | 0,0%                   |                     |                        |                    |
| PS.8.4.22                         | Poland   | 0,0%                   |                     |                        |                    |
| PS.8.4.23                         | Portugal   | 0,0%                   |                     |                        |                    |
| PS.8.4.24                         | Romania  | 0,0%                   |                     |                        |                    |
| PS.8.4.25                         | Slovakia   | 0,0%                   |                     |                        |                    |
| PS.8.4.26                         | Slovenia   | 0,0%                   |                     |                        |                    |
| PS.8.4.27                         | Spain  | 0,1%                   |                     |                        |                    |
| PS.8.4.28                         | Sweden   | 0,0%                   |                     |                        |                    |
| PS.8.4.29                         | <u>European Economic Area (not member of EU)</u>     | 0,0%                   |                     |                        |                    |
| PS.8.4.30                         | Iceland  | 0,0%                   |                     |                        |                    |
| PS.8.4.31                         | Liechtenstein  | 0,0%                   |                     |                        |                    |
| PS.8.4.32                         | Norway   | 0,0%                   |                     |                        |                    |



|           |                |      |
|-----------|----------------|------|
| PS.8.4.33 | Other          | 0,0% |
| PS.8.4.34 | Switzerland    | 0,0% |
| PS.8.4.35 | United Kingdom | 0,0% |
| PS.8.4.36 | Australia      | 0,0% |
| PS.8.4.37 | Brazil         | 0,0% |
| PS.8.4.38 | Canada         | 0,0% |
| PS.8.4.39 | Japan          | 0,0% |
| PS.8.4.40 | Korea          | 0,0% |
| PS.8.4.41 | New Zealand    | 0,0% |
| PS.8.4.42 | Singapore      | 0,0% |
| PS.8.4.43 | US             | 0,0% |
| PS.8.4.44 | Other          | 0,0% |

**5. Breakdown by regions of main country of origin % Public Sector Assets**

|           |                       |       |
|-----------|-----------------------|-------|
| PS.8.5.1  | ABRUZZO               | 0,9%  |
| PS.8.5.2  | BASILICATA            | 1,1%  |
| PS.8.5.3  | CALABRIA              | 2,3%  |
| PS.8.5.4  | CAMPANIA              | 10,7% |
| PS.8.5.5  | EMILIA ROMAGNA        | 1,9%  |
| PS.8.5.6  | FRIULI VENEZIA GIULIA | 0,7%  |
| PS.8.5.7  | LAZIO                 | 22,7% |
| PS.8.5.8  | LIGURIA               | 2,8%  |
| PS.8.5.9  | LOMBARDIA             | 8,6%  |
| PS.8.5.10 | MARCHE                | 2,0%  |
| PS.8.5.11 | MOLISE                | 0,2%  |
| PS.8.5.12 | PIEMONTE              | 19,1% |
| PS.8.5.13 | PUGLIA                | 5,8%  |
| PS.8.5.14 | SARDEGNA              | 1,2%  |
| PS.8.5.15 | SICILIA               | 2,4%  |
| PS.8.5.16 | TOSCANA               | 1,4%  |
| PS.8.5.17 | UMBRIA                | 1,4%  |
| PS.8.5.18 | VENETO                | 14,9% |

**6. Breakdown by Interest Rate % Public Sector Assets**

|           |               |       |
|-----------|---------------|-------|
| PS.8.6.1  | Fixed rate    | 59,8% |
| PS.8.6.2  | Floating rate | 40,2% |
| PS.8.6.3  | Other         | 0,0%  |
| OPS.8.6.1 |               |       |
| OPS.8.6.2 |               |       |
| OPS.8.6.3 |               |       |
| OPS.8.6.4 |               |       |

**7. Breakdown by Repayment Type % Public Sector Assets**

|           |                        |       |
|-----------|------------------------|-------|
| PS.8.7.1  | Bullet / interest only | 2,7%  |
| PS.8.7.2  | Amortising             | 97,3% |
| PS.8.7.3  | Other                  | 0,0%  |
| OPS.8.7.1 |                        |       |
| OPS.8.7.2 |                        |       |
| OPS.8.7.3 |                        |       |
| OPS.8.7.4 |                        |       |
| OPS.8.7.5 |                        |       |
| OPS.8.7.6 |                        |       |

**8. Breakdown by Type of Debtor Nominal (mn) % Public Sector Assets**

|            |   |         |        |
|------------|---|---------|--------|
| PS.8.8.1   | Sovereigns  | 12,5    | 0,4%   |
| PS.8.8.2   | Regional/federal authorities                                | 782,3   | 24,5%  |
| PS.8.8.3   | Local/municipal authorities                                 | 2.385,4 | 74,8%  |
| PS.8.8.4   | Others  | 7,0     | 0,2%   |
| PS.8.8.5   | Total   | 3.187,1 | 100,0% |
| OPS.8.8.1  | <i>o/w Claim against supranational</i>                      |         | 0,0%   |
| OPS.8.8.2  | <i>o/w Claim against sovereigns</i>                         | 12,5    | 0,4%   |
| OPS.8.8.3  | <i>o/w Claim guaranteed by sovereigns</i>                   |         | 0,0%   |
| OPS.8.8.4  | <i>o/w Claim against regional/federal authorities</i>       | 778,1   | 24,4%  |
| OPS.8.8.5  | <i>o/w Claim guaranteed by regional/federal authorities</i> | 4,25    | 0,1%   |
| OPS.8.8.6  | <i>o/w Claim against local/municipal authorities</i>        | 2385,4  | 74,8%  |
| OPS.8.8.7  | <i>o/w Claim guaranteed by local/municipal authorities</i>  |         | 0,0%   |
| OPS.8.8.8  |   |         |        |
| OPS.8.8.9  |   |         |        |
| OPS.8.8.10 |   |         |        |
| OPS.8.8.11 |   |         |        |
| OPS.8.8.12 |   |         |        |
| OPS.8.8.13 |   |         |        |

**9. Non-Performing Loans**

|           |        |      |
|-----------|--------|------|
| PS.8.9.1  | % NPLs | 0,0% |
| OPS.8.9.1 |        |      |
| OPS.8.9.2 |        |      |



OPS.8.9.3  
OPS.8.9.4

**10. Concentration Risks** **% Public Sector Assets**

PS.8.10.1 10 largest exposures 60,8%  
OPS.8.10.1

## 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   | <b>OC Calculation: Actual</b>  | (cover pool + cash - covered bond)/covered bond   |
| HG.1.2   | <b>OC Calculation: Legal minimum</b>   | By Italian Law  |
| HG.1.3   | <b>OC Calculation: Committed</b>   | Rating agency requirement   |
| HG.1.4   | <b>Interest Rate Types</b>   | Floating rate type includes the assets with the option to switch rate   |
| HG.1.5   | <b>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.]</b>   | For assets in the cover pool legal maturity is defined as the date of the last instalment contractually scheduled<br>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   | <b>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.]</b> | 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   | <b>LTVs: Definition</b>  | "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   | <b>LTVs: Calculation of property/shipping value</b>  | Valuation of the property are made with Nomisma data  |
| HG.1.9   | <b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>   | 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  | <b>LTVs: Frequency and time of last valuation</b>  | Valuation of the property is made with Nomisma data on semi-annual basis  |
| HG.1.11  | <b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>   | 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  | <b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>   | Intesa Sanpaolo S.p.A. has addressed interest rate risk by implementing Asset-Liability hedging swaps acting as swap counterparty.  |
| HG.1.13  | <b>Non-performing loans</b>  | 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.  |
| OHG.1.1  | <b>NPV assumptions (when stated)</b>   |   |
| OHG.1.2  |  |   |
| OHG.1.3  |  |   |
| OHG.1.4  |  |   |
| OHG.1.5  |  |   |
| OHG.1.6  |  |   |
| OHG.1.7  |  |   |
| OHG.1.8  |  |   |
| OHG.1.9  |  |   |
| 2. Glossary - ESG items (optional)               |  | Definition  |
| HG.2.1   | <b>Sustainability - strategy pursued in the cover pool</b>   | [For completion]  |
| HG.2.2   | <b>Subsidised Housing (definitions of affordable, social housing)</b>  | [For completion]  |
| HG.2.3   | <b>New Property and Existing Property</b>  | [For completion]  |
| OHG.2.1  |  |   |
| OHG.2.2  |  |   |
| OHG.2.3  |  |   |
| OHG.2.4  |  |   |
| OHG.2.5  |  |   |
| OHG.2.6  |  |   |
| OHG.2.7  |  |   |
| OHG.2.8  |  |   |
| OHG.2.9  |  |   |
| OHG.2.10   |  |   |
| OHG.2.11   |  |   |
| OHG.2.12   |  |   |
| 3. Reason for No Data                            |  | Value   |
| HG.3.1   | <b>Not applicable for the jurisdiction</b>   | ND1   |
| HG.3.2   | <b>Not relevant for the issuer and/or CB programme at the present time</b>   | ND2   |
| HG.3.3   | <b>Not available at the present time</b>   | ND3   |
| OHG.3.1  |  |   |
| OHG.3.2  |  |   |
| OHG.3.3  |  |   |
| 4. Glossary - Extra national and/or Issuer Items |  | Definition  |
| HG.4.1   | <b>Other definitions deemed relevant</b>   | [For completion]  |
| OHG.4.1  |  |   |





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

**General issuer information**

| <b>Table A. General Issuer Detail</b>  | (million Euro)    | (million Euro)    | (million Euro)    |
|--|-------------------|-------------------|-------------------|
| <i>Key information regarding issuers' balance sheet (at most recent reporting date and for the preceding two fiscal years)</i>                 | 30/06/2022        | 31/12/2021        | 31/12/2020        |
| Total Balance Sheet Assets   | 1.032.315         | 1.069.003         | 1.002.614         |
| Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year<br>(*): revised data including ISP OBG program | NA                | 9.283             | 12.623            |
| Gross loans/asset entry of eligible collateral in cover pool in previous years   |                   |                   |                   |
| Tier 1 Ratio (%)   | 14,9%             | 16,4%             | 16,9%             |
| Market Capitalisation  | 35.560            | 44.185            | 37.163            |
| <b>Total customer deposit</b>  |                   |                   |                   |
| Direct deposits from banking business  | 549.360           | 555.565           | 524.999           |
| Direct deposits from insurance business and technical reserves   | 180.788           | 204.479           | 175.279           |
| Outstanding Covered Bonds (excluding Not Rated Covered Bonds)  | 72.610            | 74.096            | 66.885            |
| <b>Funding (amounts)</b>   | <b>30/06/2022</b> | <b>31/12/2021</b> | <b>31/12/2020</b> |
| Covered bonds  |                   |                   |                   |
| <u>Mortgage vs public sector</u>   |                   |                   |                   |
| Mortgage   | 69.510            | 70.521            | 62.810            |
| Public Sector  | 3.100             | 3.575             | 4.075             |
| <u>Jumbo vs other</u>  |                   |                   |                   |
| Jumbo  | 68.650            | 68.875            | 65.275            |
| Other  | 3.960             | 5.221             | 1.610             |
| <u>by currency</u>   |                   |                   |                   |
| EUR  | 72.610            | 74.096            | 66.885            |
| GBP  | 0                 | 0                 | 0                 |
| USD  | 0                 | 0                 | 0                 |
| other  | 0                 | 0                 | 0                 |
| <u>Registered vs bearer</u>  |                   |                   |                   |
| registered   | 610               | 610               | 610               |
| bearer   | 72.000            | 73.486            | 66.275            |
| <u>by legal final maturity</u>   |                   |                   |                   |
| 1-5 years  | 34.350            | 34.136            | 28.000            |
| 5-10 years   | 20.810            | 20.860            | 18.810            |
| over 10 years  | 17.450            | 19.100            | 20.075            |
| <b>Customer deposits (Deposits and current accounts)[1]</b>  | <b>30/06/2022</b> | <b>31/12/2020</b> | <b>31/12/2020</b> |
| <u>by legal maturity</u>   |                   |                   |                   |
| up to 30 days  | NA                | 431.002           | 421.104           |
| up to 1 year   | NA                | 9.889             | 13.199            |
| 1 year and beyond  | NA                | 3.681             | 7.838             |
| <u>by currency</u>   |                   |                   |                   |
| EUR  | NA                | 416.202           | 416.869           |
| GBP  | NA                | NA                | NA                |
| USD  | NA                | NA                | NA                |
| other  | NA                | 28.370            | 25.272            |
| <b>Customer loans (amounts)</b>  |                   |                   |                   |
| <u>Composition by<sup>1</sup></u>  |                   |                   |                   |
| <u>Maturity</u>  |                   |                   |                   |
| 0 <= 1 year  | NA                | 156.252           | 159.940           |
| < 1 <= 5 years   | NA                | 175.711           | 186.888           |
| over 5 years   | NA                | 136.271           | 143.224           |
| <u>Currency</u>  |                   |                   |                   |
| EUR  | NA                | 426.229           | 456.045           |
| USD  | NA                | NA                | NA                |
| Other  | NA                | 42.005            | 34.007            |
| Non-performing loans (net exposures)   | 6.155             | 7.077             | 10.743            |
| Loan loss provisions NPL   | 4.993             | 8.172             | 10.156            |
| <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               |
| CRD compliance (Yes/No)  |                   |                   | Yes               |

Cover Pool Data

| Table B. Cover Pool Data  |  | [Euro]           |
|---|--|------------------|
| Date of reporting data:   |  | 31-1ug-22        |
| <b>General cover pool information</b>   |  |                  |
| Nominal value of cover pool size (including also liquidity and substitute assets, if any)             |  | 3.849.162.742,77 |
| Nominal value of outstanding covered bond   |  | 3.100.000.000    |
| <b>Overcollateralisation information</b>  |  |                  |
| Current overcollateralisation ratio   |  | 124,17%          |
| By law  |  | ≥100%            |
| Contractual   |  | 107,53%          |
| Committed to rating agencies/others (lowest ratio)  |  | 107,53%          |
| Inclusion/Eligibility of ABS in the Cover pool (Yes/No)   |  | No               |
| % ABS   |  | N.A.             |
| % substitute asset  |  | 0%               |
| Weighted LTV unindexed<br><i>(intended as original loan and on original property value)</i>           |  | N.A.             |
| Weighted LTV indexed<br><i>(intended as current loan on updated property value – e.g. NOMISMA)</i>    |  | N.A.             |
| WAL of cover pool (residual months)   |  | 158,41           |
| WAL of outstanding cover bond (residual years)  |  | 2,49             |
| <b>Maturity structure cover pool/cover bond</b>   |  |                  |
| <b>Assets: Remaining Legal maturity</b>   |  |                  |
| 0-1 year  |  | 3.452.297,90     |
| 1-2 year  |  | 51.823.280,12    |
| 2-3 year  |  | 79.662.798,42    |
| 3-4 year  |  | 372.825.034,50   |
| 4-5 year  |  | 147.720.404,36   |
| 5-10 year   |  | 323.746.370,78   |
| 10 year or longer   |  | 2.207.913.895,93 |
| <b>CBs: Remaining Legal maturity</b>  |  |                  |
| 0-1 year  |  | 0                |
| 1-2 year  |  | 1.050.000.000    |
| 2-3 year  |  | 1.050.000.000    |
| 3-4 year  |  | 0                |
| 4-5 year  |  | 1.000.000.000    |
| 5-10 year   |  | 0                |
| 10 year or longer   |  | 0                |
| <b>Composition of the mortgage cover pool (data specific to commercial and residential mortgages)</b> |  |                  |
| Percentage of residential mortgages in the cover pool   |  | N.A.             |
| Percentage of commercial mortgages in the cover pool  |  | N.A.             |
| Percentage of non-first lien mortgages in the cover pool  |  | N.A.             |
| Percentage of insured mortgages in the cover pool   |  | N.A.             |
| <b>Geographical distribution of loans in the cover pool</b>   |  |                  |
| South   |  | N.A.             |
| Centre  |  | N.A.             |
| North   |  | N.A.             |
| <b>Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers</b>                |  |                  |
| Sum of the 5 biggest borrowers  |  | N.A.             |
| Percentage of the 5 biggest borrowers   |  | N.A.             |
| Sum of the 10 biggest borrowers   |  | N.A.             |
| Percentage of the 10 biggest borrowers  |  | N.A.             |
| Presence of soft/hard bullet structures in the mortgage cover bond                                    |  | N.A.             |
| If present, length of the extension periods   |  | N.A.             |
| Inclusion of derivatives included in the cover pool   |  | N.A.             |
| Percentage of ECB eligible ABS in cover pool  |  | N.A.             |
| Percentage of loans more than 90 days past due  |  | N.A.             |
| <b>Residential mortgages:</b>   |  |                  |
| Percentage of interest only loans   |  | N.A.             |
| Percentage of self-certified loans  |  | N.A.             |
| Percentage of limited certification loans   |  | N.A.             |
| <b>Repayment type (repayment/interest-only)</b>   |  |                  |
| Repayments  |  | N.A.             |
| Interest-only   |  | N.A.             |
| Residential Cover Pool Pivot table (amounts)  |  | N.A.             |
| <b>Unindexed LTV buckets:</b>   |  |                  |
| 0-40  |  | N.A.             |
| 40-50   |  | N.A.             |
| 50-60   |  | N.A.             |
| 60-70   |  | N.A.             |
| 70-80   |  | N.A.             |
| 80-85   |  | N.A.             |
| 85-90   |  | N.A.             |
| 90-95   |  | N.A.             |
| 95-100  |  | N.A.             |
| 100-105   |  | N.A.             |
| 105-115   |  | N.A.             |
| 115-  |  | N.A.             |
| <b>Indexed LTV buckets:</b>   |  |                  |
| 0-40  |  | N.A.             |
| 40-50   |  | N.A.             |
| 50-60   |  | N.A.             |
| 60-70   |  | N.A.             |
| 70-80   |  | N.A.             |

|  |      |
|--|------|
| 80-85  | N.A. |
| 85-90  | N.A. |
| 90-95  | N.A. |
| 95-100   | N.A. |
| 100-105  | N.A. |
| 105-115  | N.A. |
| 115-   | N.A. |
| <b>Outstanding amount Buckets:</b>               |      |
| 0 (included) – 10.000 Euro                       | N.A. |
| 10.000 (included) – 25.000 Euro                  | N.A. |
| 15.000 ( included ) – 50.000 Euro                | N.A. |
| 50.000 ( included ) – 75.000 Euro                | N.A. |
| 75.000 (included) – 100.000 Euro                 | N.A. |
| 100.000 (included) – 150.000 Euro                | N.A. |
| 150.000 (included) – 200.000 Euro                | N.A. |
| 200.000 (included) – 300.000 Euro                | N.A. |
| Over 300.000 (included) Euro                     | N.A. |
| <b>Eligible assets in cover pool</b>             | N.A. |
| <b>Non eligible assets in cover pool</b>         | N.A. |
| <b>Seasoning:</b>                                |      |
| < 12 months                                      | N.A. |
| 12-24 months,                                    | N.A. |
| 24-36 months                                     | N.A. |
| 36-60 months                                     | N.A. |
| >60 months                                       | N.A. |
| <b>Interest rate type:</b>                       |      |
| Floating not capped,                             | N.A. |
| Floating capped                                  | N.A. |
| Fixed or reset < 2 year                          | N.A. |
| Fixed or reset 2-5 year                          | N.A. |
| Fixed or reset > 5 year                          | N.A. |
| <b>Performing:</b>                               |      |
| Performing Loans                                 | N.A. |
| Delinquent loans                                 | N.A. |
| Defaulted loans                                  | N.A. |
| <b>Remaining legal maturity:</b>                 |      |
| < 12 months                                      | N.A. |
| 1-5 years  | N.A. |
| over 5 years                                     | N.A. |
| <b>Outstanding Amount per Currency</b>           |      |
| <b>Euro</b>                                      |      |
| <b>Other (Amounts per each foreign currency)</b> |      |
| <b>Commercial mortgages:</b>                     |      |
| by sector distribution                           | N.A. |
| Commercial Cover Pool Pivot table (amounts)      | N.A. |
| <b>Unindexed LTV buckets:</b>                    |      |
| 0-40   | N.A. |
| 40-50  | N.A. |
| 50-60  | N.A. |
| 60-70  | N.A. |
| 70-80  | N.A. |
| 80-85  | N.A. |
| 85-90  | N.A. |
| 90-95  | N.A. |
| 95-100   | N.A. |
| 100-105  | N.A. |
| 105-115  | N.A. |
| 115-   | N.A. |
| <b>Indexed LTV buckets:</b>                      |      |
| 0-40   | N.A. |
| 40-50  | N.A. |
| 50-60  | N.A. |
| 60-70  | N.A. |
| 70-80  | N.A. |
| 80-85  | N.A. |
| 85-90  | N.A. |
| 90-95  | N.A. |
| 95-100   | N.A. |
| 100-105  | N.A. |
| 105-115  | N.A. |
| 115-   | N.A. |
| <b>Outstanding amount Buckets:</b>               |      |
| 0 (included) – 100.000 Euro                      | N.A. |
| 100.000 (included) – 200.000 Euro                | N.A. |
| 200.000 (included) – 300.000 Euro                | N.A. |
| 300.000 (included) – 400.000 Euro                | N.A. |
| 400.000 (included) – 500.000 Euro                | N.A. |
| 500.000 (included) – 600.000 Euro                | N.A. |
| 600.000 (included) – 700.000 Euro                | N.A. |
| 700.000 (included) – 800.000 Euro                | N.A. |
| Over 800.000 (included) Euro                     | N.A. |
| <b>Seasoning:</b>                                |      |
| < 12 months,                                     | N.A. |
| 12-24 months                                     | N.A. |
| 24-36 months                                     | N.A. |

|  |  |
|--|--|
| 36-60 months   | N.A.   |
| >60 months   | N.A.   |
| <b>Interest rate type:</b>   |  |
| Floating not capped,   | N.A.   |
| Floating capped  | N.A.   |
| Fixed or reset < 2 year  | N.A.   |
| Fixed or reset 2-5 year  | N.A.   |
| Fixed or reset > 5 year  | N.A.   |
| <b>Performing:</b>   |  |
| Performing Loans   | N.A.   |
| Delinquent loans   | N.A.   |
| Defaulted loans  | N.A.   |
| <b>Remaining legal maturity:</b>   |  |
| < 12 months  | N.A.   |
| 1-5 years  | N.A.   |
| over 5 years   | N.A.   |
| <b>Outstanding Amount per Currency</b>   |  |
| <b>Euro</b>  |  |
| <b>Other (Amounts per each foreign currency)</b>   |  |
| <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                   | Sovereign 0,39%<br>Region/Federal state 24,41%<br>Municipality 74,84%<br>Others 0,35%  |
| Proportion of bonds and loans  | Bonds 39,32%<br>Loans 60,68%   |
| 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) | 1) Italy 99,54%<br>- Sovereign 0,39%<br>- Region / Federal State 24,42%<br>- Municipality 75,19%<br>- Others 0%<br>2) Spain 0,13%<br>- Sovereign 0%<br>- Region / Federal State 100,00%<br>- Municipality 0%<br>- Others 0%<br>3) France 0,33%<br>- Sovereign 0%<br>- Region / Federal State 33,65%<br>- Municipality 0,00%<br>- Others 66,35% |
| Italy Exposure (10 biggest borrowers)  | Amount/min € %/Total Cover Pool<br>1 623,96 19,58%<br>2 345,94 10,85%<br>3 275,13 8,63%<br>4 257,51 8,08%<br>5 105,99 3,33%<br>6 83,53 2,62%<br>7 77,19 2,42%<br>8 73,06 2,29%<br>9 47,99 1,51%<br>10 47,78 1,50%  |
| 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 total Assets included in the cover pool (defaulted loans excluded) compared to the outstanding amount of underlying Covered Bonds.   |
| <b>Residential vs. commercial mortgages</b>                                      |   |
| Description of the difference made between residential and commercial properties | N.A.  |
| Description of property classification as commercial                             | N.A.  |
| Inclusion of working capital in the valuation for commercial property (Yes/No)   | N.A.  |
| <b>Insured mortgages (if part of the cover pool)</b>                             |   |
| Loans insurance characteristics  | N.A.  |
| Details of insurers  | N.A.  |
| <b>NPLs</b>  |   |
|  | Defaulted Assets means Receivables which have been classified by the Servicer on behalf of the Covered Bonds Guarantor as Crediti in Default and/or the Securities which have been classified by the Servicer on behalf of the Covered Bonds Guarantor as Defaulted Securities. |

|  |   |
|--|---|
| <p>Definition of Defaulted Assets</p>  | <p>Defaulted Loans means (i) a Receivable classified as "in sofferenza" in accordance with the provisions of the Collection Policies, as interpreted and 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; and (ii) a Receivable classified as Delinquent for at least 180 days.</p> <p>Defaulted Securities means (i) any Securities classified as "in sofferenza" in compliance with the Collection Policies, as interpreted and applied in compliance with the Bol Regulations and in accordance with principles governing the prudential administration of the Receivables and with the maximum standard of diligenza professionale and (ii) the Securities that may be considered as "in default" in accordance with the provisions of the respective Relevant Securities Documents and (iii) the Delinquent Securities for more than 30 Business Days starting from the maturity date provided for under the respective Relevant Securities Documents (for the avoidance of doubts, in this latter case both Securities in respect of which the respective Relevant Securities Documents provide for the classification as in "default" for non payment for more than 30 Business Days and Securities in respect of which no particular term is provided for under the respective Relevant Securities Documents could be classified as Defaulted Securities).</p> |
| <p>Distinction between performing and non performing loans in the cover pool</p>   | <p>"Performing Loans" are loans with no arrears or arrears for up to 180 days; "Non-Performing loans" are in Arrears for at least 180 days or have been classified as Delinquent Credit</p>   |
| <p>Eligibility of defaulted loans as part of the cover pool (Yes/No)</p>   | <p>No</p>   |
| <p>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)</p> | <p>No</p>   |
| <p><b>Capped floating rate loans</b></p>   |   |
| <p>Description of the types of caps for the loans</p>  | <p>N.A.</p>   |
| <p><b>Soft Bullets (Extendable maturity)</b></p>   |   |
| <p>Description of the soft bullet structures (circumstances under which soft bullet could be used)</p>   | <p>N.A.</p>   |
| <p><b>ABS</b></p>  |   |
| <p>Limitations on ABS in the cover pool</p>  | <p>None</p>   |
| <p>Further regulations (legal or contractual) for ABS in the pool (e.g. only self-issued/others)</p>   | <p>Under the MEF Decree, the following assets, inter alia, may be assigned to the purchasing company, together with any ancillary contracts aimed at hedging the financial risks embedded in the relevant assets: (iii) securities satisfying the requirements set forth under article 2, paragraph 1, letter c) of the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of securitisations with 95% of the underlying assets 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, together with the Mortgage Receivables and the Public Securities, the "Assets"), and, within certain limits, Integration Assets</p>  |
| <p><b>Substitute Asset</b></p>   |   |
| <p>Details on eligibility criteria of the types of assets that can be considered as substitute asset</p>   | <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 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 Space and the Swiss Confederation (the "Admitted States" or in a State which attract a risk weight factor equal to 0% under the "Standardised 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>   |
| <p>List of eligible assets allowed by law / Asset classes currently included in the cover pool</p>   | <p>Deposits with banks incorporated in public administrations of States comprised in the European Union, the European Economic Space and the Swiss Confederation</p>  |
| <p><b>Loan-to-Value</b></p>  |   |
| <p>Description of LTV calculation method (indexed)</p>   | <p>N.A.</p>   |
| <p>Frequency of real estate valuation for the purpose of calculating index CLTV</p>  | <p>N.A.</p>   |

|   |  |
|---|--|
| 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) | N.A.   |
| Date of the last valuation of the property  | N.A.   |
| <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"   | <p>"Delinquent loans" means those loans which have an Arrears Ratio higher or equal to 1 (one) for each instalment or coupon with the exclusion of the last instalment in the related amortising plan and which have an Arrears Ratio higher than 0 (zero) with reference to the last instalment or coupon of the related amortising plan.</p> <p>Arrears Ratio means, at the end of each relevant period, the ratio between (a) all amounts due and unpaid as principal and/or interest (excluding any default interest) in relation to the relevant Receivable and (b) the amount of the instalment of the relevant Receivable which was due immediately prior to the end of that month.</p> |
| <b>Limited certification</b>  |  |
| Definition of "limited-certification loan"  | N.A.   |

## Additional information

| Table D. Additional information                                     | Current year               | Y-1                        | Y-2                        |
|---|----------------------------|----------------------------|----------------------------|
| <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, S&P, Fitch        | A2                         | A2                         | A2                         |
| 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 - ECAs Data Disclosure

HTT 2022

|  |     |
|--|-----|
| Reporting in Domestic Currency                                       | EUR |
| <b>CONTENT OF TAB E</b>  |     |
| 1. <a href="#">Additional information on the programme.</a>          |     |
| 2. <a href="#">Additional information on the swaps.</a>              |     |
| 3. <a href="#">Additional information on the asset distribution.</a> |     |

| Field Number | 1. Additional information on the programme          |                           |                                |                        |                  |               |
|--------------|---|---------------------------|--------------------------------|------------------------|------------------|---------------|
|              | Transaction Counterparties                          | Name                      | Legal Entity Identifier (LEI)* |                        |                  |               |
| E.1.1.1      | Sponsor (if applicable)                             |                           | ND2                            |                        |                  |               |
| E.1.1.2      | Servicer  | Intesa Sanpaolo S.p.A.    | ZWN8BUJ78PMDQKZENC08           |                        |                  |               |
| E.1.1.3      | Back-up servicer                                    |                           | ND2                            |                        |                  |               |
| E.1.1.4      | BUS facilitator                                     |                           | ND2                            |                        |                  |               |
| E.1.1.5      | Cash manager  | Intesa Sanpaolo S.p.A.    | ZWN8BUJ78PMDQKZENC08           |                        |                  |               |
| E.1.1.6      | Back-up cash manager                                |                           | ND2                            |                        |                  |               |
| E.1.1.7      | Account bank  | Intesa Sanpaolo S.p.A.    | ZWN8BUJ78PMDQKZENC08           |                        |                  |               |
| E.1.1.8      | Standby account bank                                |                           | ND2                            |                        |                  |               |
| E.1.1.9      | Account bank guarantor                              |                           | ND2                            |                        |                  |               |
| E.1.1.10     | Trustee   |                           | ND2                            |                        |                  |               |
| E.1.1.11     | Cover Pool Monitor                                  | BDO Italia S.p.A.         | ND2                            |                        |                  |               |
| OE.1.1.1     | where applicable - paying agent                     | Deutsche Bank S.p.A.      | 529900557ZWC8ZU3W60            |                        |                  |               |
| OE.1.1.2     |   |                           |                                |                        |                  |               |
| OE.1.1.3     |   |                           |                                |                        |                  |               |
| OE.1.1.4     |   |                           |                                |                        |                  |               |
| OE.1.1.5     |   |                           |                                |                        |                  |               |
| OE.1.1.6     |   |                           |                                |                        |                  |               |
| OE.1.1.7     |   |                           |                                |                        |                  |               |
| OE.1.1.8     |   |                           |                                |                        |                  |               |
|              | 2. Additional information on the swaps              |                           |                                |                        |                  |               |
| E.2.1.1      | Swap Counterparties                                 | Guarantor (if applicable) | Legal Entity Identifier (LEI)* | Type of Swap           |                  |               |
|              | Intesa Sanpaolo S.p.A.                              |                           | ZWN8BUJ78PMDQKZENC08           | Interest Rate Swap     |                  |               |
|              | 3. Additional information on the asset distribution |                           |                                |                        |                  |               |
|              | 1. General Information                              |                           |                                |                        |                  |               |
| E.3.1.1      | Weighted Average Seasoning (months)                 | Total Assets              |                                |                        |                  |               |
| E.3.1.2      | Weighted Average Maturity (months)**                | 153,00                    |                                |                        |                  |               |
| OE.3.1.1     |   | 158,41                    |                                |                        |                  |               |
| OE.3.1.2     |   |                           |                                |                        |                  |               |
| OE.3.1.3     |   |                           |                                |                        |                  |               |
| OE.3.1.4     |   |                           |                                |                        |                  |               |
|              | 2. Arrears  | % Residential Loans       | % Commercial Loans             | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1      | 1-30 days   | ND2                       | ND2                            | 0,02%                  | ND2              | 0,02%         |
| E.3.2.2      | 30-60 days  | ND2                       | ND2                            | 0%                     | ND2              | 0,00%         |
| E.3.2.3      | 60-90 days  | ND2                       | ND2                            | 0%                     | ND2              | 0,00%         |
| E.3.2.4      | 90-180 days   | ND2                       | ND2                            | 0%                     | ND2              | 0,00%         |
| E.3.2.5      | >= 180 days   | ND2                       | ND2                            | 0%                     | ND2              | 0,00%         |
| OE.3.2.1     |   |                           |                                |                        |                  |               |

| 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