

Harmonised Transparency Template

2022 Version

ITALY

Intesa Sanpaolo S.p.A.

Reporting Date: 30/09/2022

Cut-off Date: 30/09/2022



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A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency

EUR

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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 | https://group.intesasnpaolo.com/en/ | | | |
| G.1.1.4 | Cut-off date | 2022-09-30 | | | |
| 2. Regulatory Summary | | | | | |
| G.2.1.1 | UCITS Compliance (Y/N) | Y | | | |
| G.2.1.2 | CRR Compliance (Y/N) | Y | | | |
| G.2.1.3 | LCR status | https://www.coveredbondlabel.com | | | |
| 3. General Cover Pool / Covered Bond Information | | | | | |
| 1.General Information | | Nominal (mn) | | | |
| G.3.1.1 | Total Cover Assets | 54,409.8 | | | |
| G.3.1.2 | Outstanding Covered Bonds | 45,860 | | | |
| OG.3.1.1 | Cover Pool Size [NPV] (mn) | 51,857.1 | | | |
| OG.3.1.2 | Outstanding Covered Bonds [NPV] (mn) | 47,585.4 | | | |
| OG.3.1.3 | | | | | |
| OG.3.1.4 | | | | | |
| 2. Over-collateralisation (OC) | | Legal / Regulatory | Actual | Minimum Committed | Purpose |
| G.3.2.1 | OC (%) | >0% | 18.6% | 5.8% | Rating Agency Requirement |
| 3. Cover Pool Composition | | Nominal (mn) | % Cover Pool | | |
| G.3.3.1 | Mortgages | 49,091 | 90.2% | | |
| 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 | 5,319.2 | 9.8% | | |
| G.3.3.5 | Other | 0.0 | 0.0% | | |
| G.3.3.6 | Total | 54,409.8 | 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) | 9.1 | 6.0 | | |
| | Residual Life (mn) | | | | |
| | By buckets: | | | | |
| G.3.4.2 | 0 - 1 Y | 90.0 | ND3 | 0.2% | |
| G.3.4.3 | 1 - 2 Y | 268.4 | ND3 | 0.5% | |
| G.3.4.4 | 2 - 3 Y | 498.5 | ND3 | 1.0% | |
| G.3.4.5 | 3 - 4 Y | 838.7 | ND3 | 1.7% | |
| G.3.4.6 | 4 - 5 Y | 954.5 | ND3 | 1.9% | |
| G.3.4.7 | 5 - 10 Y | 7,235.2 | ND3 | 14.7% | |
| G.3.4.8 | 10+ Y | 39,205.4 | ND3 | 79.9% | |
| G.3.4.9 | Total | 49,090.6 | 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) | 7.5 | 8.5 | | |
| | Maturity (mn) | | | | |
| G.3.5.2 | By buckets: | | | | |
| G.3.5.3 | 0 - 1 Y | 2,975 | 0 | 6.5% | 0.0% |
| G.3.5.4 | 1 - 2 Y | 3,400 | 2,975 | 7.4% | 6.5% |
| G.3.5.5 | 2 - 3 Y | 3,500 | 3,400 | 7.6% | 7.4% |
| G.3.5.6 | 3 - 4 Y | 2,975 | 3,500 | 6.5% | 7.6% |
| G.3.5.7 | 4 - 5 Y | 2,975 | 2,975 | 6.5% | 6.5% |
| G.3.5.8 | 5 - 10 Y | 14,075 | 14,150 | 30.7% | 30.9% |
| G.3.5.9 | 10+ Y | 15,960 | 18,860 | 34.8% | 41.1% |
| G.3.5.10 | Total | 45,860.0 | 45,860.0 | 100.0% | 100.0% |
| 6. Cover Assets - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.6.1 | EUR | 49,090.6 | 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 | 49,090.6 | 0.0 | 100.0% | 0.0% |
| 7. Covered Bonds - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.7.1 | EUR | 45,860.0 | 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 | 45,860.0 | 0.0 | 100.0% | 0.0% |
| 8. Covered Bonds - Breakdown by interest rate | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.8.1 | Fixed coupon | 0.0 | 0.0 | 0.0% | 0.0% |
| G.3.8.2 | Floating coupon | 45,860.0 | 15,560.0 | 100.0% | 100.0% |
| G.3.8.3 | Other | 0.0 | 0.0 | 0.0% | 0.0% |
| G.3.8.4 | Total | 45,860.0 | 15,560.0 | 100.0% | 100.0% |



| 9. Substitute Assets - Type | | Nominal (mn) | % Substitute Assets | |
|--|---|---|---------------------|-----------------|
| G.3.9.1 | Cash | 5,319.2 | 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 | 5,319.2 | 100.0% | |
| 10. Substitute Assets - Country | | Nominal (mn) | % Substitute Assets | |
| G.3.10.1 | Domestic (Country of Issuer) | 5,319.2 | 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 | 5,319.2 | | |
| G.3.10.16 | Total | 5,319.2 | 100.0% | |
| 11. Liquid Assets | | Nominal (mn) | % Cover Pool | % Covered Bonds |
| G.3.11.1 | Substitute and other marketable assets | 5,319.2 | 9.8% | 11.6% |
| 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 | 5,319.2 | 9.8% | 11.6% |
| 12. Bond List | | | | |
| G.3.12.1 | Bond list | https://www.coveredbondlabel.com | | |
| 13. Derivatives & Swaps | | | | |
| G.3.13.1 | Derivatives in the register / cover pool [notional] (mn) | 49,090.6 | | |
| 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 | | |
| 14. Sustainable or other special purpose strategy - optional | | | | |
| 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) | | Row | Row |
|--|--|-----|-----|
|--|--|-----|-----|

129(7)

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: | 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 |
| 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 | |
|-------------------------------|--|
|-------------------------------|--|

1. Optional information e.g. Rating triggers

| | | |
|----------|--|------------------------|
| 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 | ND2 |
| OG.6.1.8 | Covered Bond Swap Provider | ND2 |
| OG.6.1.9 | Paying Agent | Intesa Sanpaolo 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 | | | |
|--------------|------------------------------|---------------------|--------------------|-------------------|
| | 1. Property Type Information | Nominal (mn) | | % Total Mortgages |
| M.7.1.1 | Residential | 44,129 | | 89.9% |
| M.7.1.2 | Commercial | 4,962 | | 10.1% |
| M.7.1.3 | Other | 0.0 | | 0.0% |
| M.7.1.4 | Total | 49,090.6 | | 100.0% |
| | 2. General Information | Residential Loans | Commercial Loans | Total Mortgages |
| M.7.2.1 | Number of mortgage loans | 560,423 | 45,666 | 606,089 |
| | 3. Concentration Risks | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.3.1 | 10 largest exposures | 0.22% | 1.58% | 0.25% |
| | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans | % Total Mortgages |
| 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% |
| 5. Breakdown by regions of main country of origin | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.5.1 | Lombardia | 22.6% | 19.7% | 22.3% |
| M.7.5.2 | Piemonte | 6.7% | 8.1% | 6.8% |
| M.7.5.3 | Veneto | 12.1% | 16.2% | 12.5% |
| M.7.5.4 | Liguria | 2.8% | 2.3% | 2.8% |
| M.7.5.5 | Emilia Romagna | 5.0% | 6.6% | 5.1% |
| M.7.5.6 | Friuli Venezia Giulia | 1.5% | 2.8% | 1.6% |
| M.7.5.7 | Trentino Alto Adige | 0.4% | 1.1% | 0.5% |
| M.7.5.8 | Valle d'Aosta | 0.3% | 0.4% | 0.3% |
| M.7.5.9 | Lazio | 11.0% | 7.5% | 10.6% |
| M.7.5.10 | Toscana | 8.5% | 8.3% | 8.5% |
| M.7.5.11 | Umbria | 1.5% | 2.7% | 1.6% |
| M.7.5.12 | Abruzzo | 1.6% | 2.2% | 1.7% |
| M.7.5.13 | Marche | 2.5% | 3.4% | 2.6% |
| M.7.5.14 | Puglia | 8.5% | 6.4% | 8.3% |
| M.7.5.15 | Sardegna | 1.7% | 2.8% | 1.8% |
| M.7.5.16 | Sicilia | 2.9% | 2.5% | 2.9% |
| M.7.5.17 | Calabria | 1.3% | 1.2% | 1.3% |
| M.7.5.18 | Campania | 8.3% | 4.5% | 7.9% |
| M.7.5.19 | Basilicata | 0.5% | 0.9% | 0.5% |
| M.7.5.20 | Molise | 0.3% | 0.3% | 0.3% |
| M.7.5.21 | Total | 100% | 100% | 100% |
| 6. Breakdown by Interest Rate | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.6.1 | Fixed rate | 75.3% | 35.7% | 71.3% |
| M.7.6.2 | Floating rate | 24.7% | 64.3% | 28.7% |
| M.7.6.3 | Other | 0.0% | 0.0% | 0.0% |
| 7. Breakdown by Repayment Type | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| 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% |
| 8. Loan Seasoning | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.8.1 | Up to 12months | 4.2% | 0.7% | 3.9% |
| M.7.8.2 | ≥ 12 - ≤ 24 months | 6.7% | 5.0% | 6.5% |
| M.7.8.3 | ≥ 24 - ≤ 36 months | 17.6% | 7.4% | 16.6% |
| M.7.8.4 | ≥ 36 - ≤ 60 months | 20.1% | 16.9% | 19.8% |
| M.7.8.5 | ≥ 60 months | 51.38% | 70.14% | 53.3% |
| 9. Non-Performing Loans (NPLs) | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.9.1 | % NPLs | 0.1% | 0.4% | 0.2% |



| 7.A Residential Cover Pool | | | | | |
|--|-------------------------------|---------------------|---------------------|---------------------|--------------------|
| 10. Loan Size Information | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.10.1 | Average loan size (000s) | 78.7 | | | |
| By buckets (mn): | | | | | |
| M.7A.10.2 | 0 (Included) – 10k | 152.5 | 27,240 | 0.3% | 4.9% |
| M.7A.10.3 | 10k (Included) – 25k | 1,060.9 | 59,607 | 2.4% | 10.6% |
| M.7A.10.4 | 25k (Included) – 50k | 4,521.4 | 119,826 | 10.2% | 21.4% |
| M.7A.10.5 | 50k (Included) – 75k | 7,076.4 | 113,868 | 16.0% | 20.3% |
| M.7A.10.6 | 75k (Included) – 100k | 7,968.9 | 91,706 | 18.1% | 16.4% |
| M.7A.10.7 | 100k (Included) – 150k | 11,446.1 | 94,803 | 25.9% | 16.9% |
| M.7A.10.8 | 150k (Included) – 200k | 5,440.3 | 31,876 | 12.3% | 5.7% |
| M.7A.10.9 | 200k (Included) – 300k | 3,676.5 | 15,566 | 8.3% | 2.8% |
| M.7A.10.10 | Over 300k (Included) | 2,785.9 | 5,931 | 6.3% | 1.1% |
| M.7A.10.26 | Total | 44,128.7 | 560,423 | 100.0% | 100.0% |
| 11. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.11.1 | Weighted Average LTV (%) | 63.43% | | | |
| By LTV buckets (mn): | | | | | |
| M.7A.11.2 | >0 - <=40 % | 5,296 | 102,174 | 12.0% | 18.2% |
| M.7A.11.3 | >40 - <=50 % | 5,748 | 81,169 | 13.0% | 14.5% |
| M.7A.11.4 | >50 - <=60 % | 5,027 | 65,883 | 11.4% | 11.8% |
| M.7A.11.5 | >60 - <=70 % | 8,495 | 93,903 | 19.3% | 16.8% |
| M.7A.11.6 | >70 - <=80 % | 18,081 | 198,272 | 41.0% | 35.4% |
| M.7A.11.7 | >80 - <=90 % | 743 | 8,660 | 1.7% | 1.5% |
| M.7A.11.8 | >90 - <=100 % | 575 | 7,816 | 1.3% | 1.4% |
| M.7A.11.9 | >100% | 163 | 2,546 | 0.4% | 0.5% |
| M.7A.11.10 | Total | 44,128.7 | 560,423 | 100.0% | 100.0% |
| 12. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.12.1 | Weighted Average LTV (%) | 50.27% | | | |
| By LTV buckets (mn): | | | | | |
| M.7A.12.2 | >0 - <=40 % | 13,048 | 269,037 | 29.6% | 48.0% |
| M.7A.12.3 | >40 - <=50 % | 6,633 | 73,357 | 15.0% | 13.1% |
| M.7A.12.4 | >50 - <=60 % | 7,949 | 78,305 | 18.0% | 14.0% |
| M.7A.12.5 | >60 - <=70 % | 9,908 | 87,496 | 22.5% | 15.6% |
| M.7A.12.6 | >70 - <=80 % | 6,466 | 51,282 | 14.7% | 9.2% |
| M.7A.12.7 | >80 - <=90 % | 78 | 585 | 0.2% | 0.1% |
| M.7A.12.8 | >90 - <=100 % | 23 | 182 | 0.1% | 0.0% |
| M.7A.12.9 | >100% | 23 | 179 | 0.1% | 0.0% |
| M.7A.12.10 | Total | 44,128.7 | 560,423 | 100.0% | 100.0% |
| 13. Breakdown by type | | % Residential Loans | | | |
| M.7A.13.1 | Owner occupied | 91.63% | | | |
| M.7A.13.2 | Second home/Holiday houses | 7.68% | | | |
| M.7A.13.3 | Buy-to-let/Non-owner occupied | 0.18% | | | |
| M.7A.13.4 | Subsidised housing | 0.00% | | | |
| M.7A.13.5 | Agricultural | 0.00% | | | |
| M.7A.13.6 | Other | 0.51% | | | |
| 14. Loan by Ranking | | % Residential Loans | | | |
| M.7A.14.1 | 1st lien / No prior ranks | 99.50% | | | |
| M.7A.14.2 | Guaranteed | 0.50% | | | |
| 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) | 108.7 | | | |
| By buckets (mn): | | | | | |
| M.7B.21.2 | 0 (Included) – 10k | 15.1 | 2,610 | 0.3% | 5.7% |
| M.7B.21.3 | 10k (Included) – 25k | 108.2 | 6,120 | 2.2% | 13.4% |
| M.7B.21.4 | 25k (Included) – 50k | 398.6 | 10,700 | 8.0% | 23.4% |
| M.7B.21.5 | 50k (Included) – 75k | 517.3 | 8,386 | 10.4% | 18.4% |
| M.7B.21.6 | 75k (Included) – 100k | 483.1 | 5,573 | 9.7% | 12.2% |
| M.7B.21.7 | 100k (Included) – 150k | 678.9 | 5,597 | 13.7% | 12.3% |
| M.7B.21.8 | 150k (Included) – 200k | 394.6 | 2,301 | 8.0% | 5.0% |
| M.7B.21.9 | 200k (Included) – 300k | 448.3 | 1,857 | 9.0% | 4.1% |
| M.7B.21.10 | Over 300k (Included) | 1,917.8 | 2,522 | 38.6% | 5.5% |
| M.7B.21.26 | Total | 4,961.9 | 45,666 | 100.0% | 100.0% |
| 22. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.22.1 | Weighted Average LTV (%) | 52.24% | | | |
| By LTV buckets (mn): | | | | | |
| M.7B.22.2 | >0 - <=40 % | 1,390 | 13,849 | 28.0% | 30.3% |
| M.7B.22.3 | >40 - <=50 % | 876 | 7,789 | 17.7% | 17.1% |
| M.7B.22.4 | >50 - <=60 % | 925 | 7,344 | 18.6% | 16.1% |
| M.7B.22.5 | >60 - <=70 % | 734 | 6,672 | 14.8% | 14.6% |
| M.7B.22.6 | >70 - <=80 % | 793 | 7,367 | 16.0% | 16.1% |
| M.7B.22.7 | >80 - <=90 % | 94 | 850 | 1.9% | 1.9% |
| M.7B.22.8 | >90 - <=100 % | 94 | 1,056 | 1.9% | 2.3% |
| M.7B.22.9 | >100% | 56 | 739 | 1.1% | 1.6% |
| M.7B.22.10 | Total | 4,961.9 | 45,666 | 100.0% | 100.0% |
| 23. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.23.1 | Weighted Average LTV (%) | 35.35% | | | |
| By LTV buckets (mn): | | | | | |
| M.7B.23.2 | >0 - <=40 % | 2,892 | 32,418 | 58.3% | 71.0% |
| M.7B.23.3 | >40 - <=50 % | 1,124 | 7,456 | 22.7% | 16.3% |
| M.7B.23.4 | >50 - <=60 % | 882 | 5,617 | 17.8% | 12.3% |
| M.7B.23.5 | >60 - <=70 % | 44 | 125 | 0.9% | 0.3% |
| M.7B.23.6 | >70 - <=80 % | 7 | 20 | 0.1% | 0.0% |
| M.7B.23.7 | >80 - <=90 % | 8 | 15 | 0.2% | 0.0% |
| M.7B.23.8 | >90 - <=100 % | 1 | 4 | 0.0% | 0.0% |
| M.7B.23.9 | >100% | 5 | 11 | 0.1% | 0.0% |
| M.7B.23.10 | Total | 4,961.9 | 45,666 | 100.0% | 100.0% |
| 24. Breakdown by Type | | % Commercial loans | | | |
| 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 | | | |
| 25. EPC Information of the financed CRE - optional | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| M.7B.25.18 | no data | ND2 | ND2 | | |
| M.7B.25.19 | Total | 0.0 | 0 | 0.0% | 0.0% |
| OM.7B.25.1 | | | | | |
| OM.7B.25.2 | | | | | |
| OM.7B.25.3 | | | | | |



| 26. Average energy use intensity (kWh/m2 per year) - optional | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
|---|-------------------|--------------|---------------------|---------------------|--------------|
| M.7B.26.18 | no data | ND2 | ND2 | | |
| M.7B.26.19 | Total | 0.0 | 0 | 0.0% | 0.0% |
| OM.7B.26.1 | | | | | |
| OM.7B.26.2 | | | | | |
| OM.7B.26.3 | | | | | |
| 27. CRE Age Structure - optional | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| M.7B.27.1 | older than 1919 | ND2 | ND2 | | |
| M.7B.27.2 | 1919 - 1945 | ND2 | ND2 | | |
| M.7B.27.3 | 1946 - 1960 | ND2 | ND2 | | |
| M.7B.27.4 | 1961 - 1970 | ND2 | ND2 | | |
| M.7B.27.5 | 1971 - 1980 | ND2 | ND2 | | |
| M.7B.27.6 | 1981 - 1990 | ND2 | ND2 | | |
| M.7B.27.7 | 1991 - 2000 | ND2 | ND2 | | |
| M.7B.27.8 | 2001 - 2005 | ND2 | ND2 | | |
| M.7B.27.9 | 2006 and later | ND2 | ND2 | | |
| M.7B.27.10 | no data | ND2 | ND2 | | |
| M.7B.27.11 | Total | 0.0 | 0 | 0.0% | 0.0% |
| OM.7B.27.1 | | | | | |
| 28. New Commercial Property - optional | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of CRE |
| M.7B.28.1 | New Property | ND2 | ND2 | | |
| M.7B.28.2 | Existing Property | ND2 | ND2 | | |
| M.7B.28.3 | other | ND2 | ND2 | | |
| M.7B.28.4 | no data | ND2 | ND2 | | |
| M.7B.28.5 | Total | 0.0 | 0 | 0.0% | 0.0% |
| 29. CO2 emission (kg of CO2 per year) - optional | | Nominal (mn) | Number of CRE | % Residential Loans | % No. of CRE |
| M.7B.29.18 | no data | ND2 | ND2 | | |
| M.7B.29.19 | Total | 0.0 | 0 | | |

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) | ND2 |
| 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 |
| 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 |

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) |
|--|-------------------|-------------------|-------------------|
| Key information regarding issuers' balance sheet (at most recent reporting date and for the preceding two fiscal years) | 2022-06-30 | 2021-12-31 | 2020-12-31 |
| 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 | NA | 9,283 | 12,623 |
| (*) revised data including ISP OBG program | | | |
| 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 |
| Total customer deposit | | | |
| 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 |
| Funding (amounts) | 2022-06-30 | 2021-12-31 | 2020-12-31 |
| 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 |
| Customer deposits (Deposits and current accounts)[1] | 2022-06-30 | 2021-12-31 | 2020-12-31 |
| <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 |
| Customer loans (amounts) | | | |
| Composition by ² | | | |
| <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 (total adjustments) | 4,993 | 8,172 | 10,156 |
| Status of covered bonds | | | |
| Eligibility for repo transaction with central bank (Yes/No) | | | Yes |
| UCITS compliance (Yes/No) | | | Yes |
| CRD compliance (Yes/No) | | | Yes |

Cover Pool Data

| Table B. Cover Pool Data | (Euro) |
|---|--|
| Date of reporting data: | 2022-09-30 |
| General cover pool information | |
| Nominal value of mortgage cover pool size (performing) | 49,090,649,324.74 |
| Liquidity included in the cover pool | 5,319,151,876.93 |
| Other Eligible Assets | 0 |
| Nominal value of outstanding covered bond | 45,860,000,000.00 |
| Overcollateralisation information | |
| Current overcollateralisation ratio | 118.64% |
| By law | >100.00% |
| Contractual | 105.82% |
| Committed to rating agencies/others (lowest ratio) | 105.82% |
| Inclusion/Eligibility of ABS in the Cover pool (Yes/No) | No |
| % ABS | N.A. |
| % substitute asset | 0.00% |
| Weighted LTV unindexed | 62.30% |
| <i>(intended as original loan and on original property value)</i> | |
| Weighted LTV indexed | 48.76% |
| <i>(intended as current loan on updated property value – e.g. NOMISMA)</i> | |
| WAL of cover pool (residual years) | 9.07 |
| WAL of outstanding cover bond (residual years) | 7.51 |
| Maturity structure cover pool/cover bond | |
| Assets: Remaining Legal maturity | |
| 0-1 year | 90,047,648.02 |
| 1-2 year | 268,427,471.93 |
| 2-3 year | 498,478,760.24 |
| 3-5 year | 1,793,157,959.88 |
| 5-10 year | 7,235,173,649.44 |
| 10 year or longer | 39,205,363,835.23 |
| CBs: Remaining Legal maturity | |
| 0-1 year | 2,975,000,000.00 |
| 1-2 year | 3,400,000,000.00 |
| 2-3 year | 3,500,000,000.00 |
| 3-4 year | 2,975,000,000.00 |
| 4-5 year | 2,975,000,000.00 |
| 5-10 year | 14,075,000,000.00 |
| 10 year or longer | 15,960,000,000.00 |
| Composition of the mortgage cover pool (data specific to commercial and residential mortgages) | |
| Percentage of residential mortgages in the cover pool | 89.89% |
| Percentage of commercial mortgages in the cover pool | 10.11% |
| Percentage of non-first lien mortgages in the cover pool | 1.01% |
| Percentage of insured mortgages in the cover pool | 100% |
| Geographical distribution of loans in the cover pool | |
| South | 23.03% |
| Centre | 24.99% |
| North | 51.98% |
| Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers | |
| Sum of the 5 biggest borrowers | 75,503,992.49 |
| Percentage of the 5 biggest borrowers | 0.15% |
| Sum of the 10 biggest borrowers | 124,071,334.00 |
| Percentage of the 10 biggest borrowers | 0.25% |
| 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 | N.A. |
| Percentage of loans more than 90 days past due (excluded Defaulted Receivables) | 0.16% |

| | |
|---|------------------------------|
| Residential mortgages: | |
| Percentage of interest only loans | 0% |
| Percentage of self-certified loans | 0% |
| Percentage of limited certification loans | 0% |
| <u>Repayment type (repayment/interest-only)</u> | |
| Repayments | 100% (contractual repayment) |
| Interest-only | 0% |
| Residential Cover Pool Pivot table (amounts) | |
| <u>Unindexed LTV buckets:</u> | |
| 0-40 | 5,295,692,347.41 |
| 40-50 | 5,748,382,503.06 |
| 50-60 | 5,027,115,679.76 |
| 60-70 | 8,495,181,751.25 |
| 70-80 | 18,080,621,009.27 |
| 80-85 | 402,264,504.00 |
| 85-90 | 341,016,628.66 |
| 90-95 | 319,801,271.03 |
| 95-100 | 255,663,553.87 |
| 100-105 | 29,845,033.45 |
| 105-115 | 52,198,853.91 |
| 115- | 80,960,926.43 |
| <u>Indexed LTV buckets:</u> | |
| 0-40 | 13,048,158,603.30 |
| 40-50 | 6,632,796,240.80 |
| 50-60 | 7,949,324,249.92 |
| 60-70 | 9,908,030,970.65 |
| 70-80 | 6,465,804,831.45 |
| 80-85 | 57,317,629.12 |
| 85-90 | 20,798,808.81 |
| 90-95 | 13,589,499.21 |
| 95-100 | 9,579,823.42 |
| 100-105 | 4,167,815.82 |
| 105-115 | 6,681,703.28 |
| 115- | 12,493,886.32 |
| <u>Outstanding amount Buckets (in Eur):</u> | |
| 0 (included) – 10.000 | 152,510,802.91 |
| 10.000 (included) – 25.000 | 1,060,862,327.07 |
| 25.000 (included) – 50.000 | 4,521,355,036.18 |
| 50.000 (included) – 75.000 | 7,076,354,684.47 |
| 75.000 (included) – 100.000 | 7,968,890,598.77 |
| 100.000 (included) – 150.000 | 11,446,057,165.46 |
| 150.000 (included) – 200.000 | 5,440,334,292.67 |
| 200.000 (included) – 300.000 | 3,676,460,284.75 |
| Over 300.000 (included) | 2,785,918,869.82 |
| Eligible assets in cover pool | 48,636,360,877.51 |
| Non eligible assets in cover pool | 454,288,447.23 |
| <u>Seasoning:</u> | |
| < 12 months | 1,873,920,662.23 |
| 12-24 months | 2,944,614,479.46 |
| 24-36 months | 7,765,805,171.99 |
| 36-60 months | 8,872,100,477.78 |
| >60 months | 22,672,303,270.64 |
| <u>Interest rate type:</u> | |
| Floating not capped, | 9,720,027,425.27 |
| Floating capped | 1,162,153,707.01 |
| Fixed or reset < 2 year | 82,116,329.21 |
| Fixed or reset 2-5 year | 763,607,733.12 |
| Fixed or reset > 5 year | 32,400,838,867.49 |
| <u>Performance:</u> | |
| Not delinquent performing loans | 44,007,052,865.75 |
| Delinquent performing loans | 121,691,196.35 |
| Defaulted loans | 31,434,356.03 |
| <u>Remaining legal maturity:</u> | |
| < 12 months | 53,220,107.96 |
| 1-5 years | 1,754,189,222.80 |
| over 5 years | 42,321,334,731.34 |
| <u>Outstanding Amount per Currency</u> | |
| Euro | 44,128,744,062.10 |
| Other (Amounts per each foreign currency) | - |

| | |
|--|------------------|
| Commercial mortgages: | |
| by sector distribution | |
| Commercial Cover Pool Pivot table (amounts) | |
| <u>Unindexed LTV buckets:</u> | |
| 0-40 | 1,390,355,761.63 |
| 40-50 | 875,964,436.05 |
| 50-60 | 924,801,786.55 |
| 60-70 | 733,844,608.72 |
| 70-80 | 792,573,065.07 |
| 80-85 | 56,089,384.68 |
| 85-90 | 37,753,888.19 |
| 90-95 | 36,654,635.44 |
| 95-100 | 57,489,629.51 |
| 100-105 | 9577592.65 |
| 105-115 | 22,001,852.10 |
| 115- | 24,798,622.05 |
| <u>Indexed LTV buckets:</u> | |
| 0-40 | 2,891,717,060.62 |
| 40-50 | 1,124,388,879.20 |
| 50-60 | 881,901,819.41 |
| 60-70 | 43,767,414.50 |
| 70-80 | 6,655,754.41 |
| 80-85 | 3,820,828.95 |
| 85-90 | 4,080,005.52 |
| 90-95 | 633,209.91 |
| 95-100 | 385,717.63 |
| 100-105 | 0.00 |
| 105-115 | 1,439,680.47 |
| 115- | 3,114,892.02 |
| <u>Outstanding amount Buckets (in Eur):</u> | |
| 0 (included) – 10.000 | 15,060,942.04 |
| 10.000 (included) – 25.000 | 108,200,651.47 |
| 25.000 (included) – 50.000 | 398,607,363.91 |
| 50.000 (included) – 75.000 | 517,336,212.57 |
| 75.000 (included) – 100.000 | 483,133,477.92 |
| 100.000 (included) – 150.000 | 678,919,579.35 |
| 150.000 (included) – 200.000 | 394,559,919.50 |
| 200.000 (included) – 300.000 | 448,331,084.23 |
| Over 300.000 (included) | 1,917,756,031.65 |
| <u>Seasoning:</u> | |
| < 12 months, | 32,346,208.51 |
| 12-24 months | 245,926,717.59 |
| 24-36 months | 365,888,495.68 |
| 36-60 months | 837,428,212.90 |
| >60 months | 3,480,315,627.96 |
| <u>Interest rate type:</u> | |
| Floating not capped, | 3,020,551,033.57 |
| Floating capped | 168,521,069.49 |
| Fixed or reset < 2 year | 19,802,581.07 |
| Fixed or reset 2-5 year | 134,982,261.35 |
| Fixed or reset > 5 year | 1,618,048,317.16 |
| <u>Performance:</u> | |
| Not delinquent performing loans | 4,930,586,455.59 |
| Delinquent performing loans | 31,318,807.05 |
| Defaulted loans | 9,314,666.33 |
| <u>Remaining legal maturity:</u> | |
| < 12 months | 36,827,540.06 |
| 1-5 years | 805,874,969.25 |
| over 5 years | 4,119,202,753.33 |
| <u>Outstanding Amount per Currency</u> | |
| Euro | 4,961,905,262.64 |
| Other (Amounts per each foreign currency) | 0 |
| Composition of the public cover pool | |
| 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 | |
|---|--|
| Overcollateralization | |
| 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 |
| Residential vs. commercial mortgages | |
| 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 |
| Insured mortgages (if part of the cover pool) | |
| Loans insurance characteristics | Insurance against flood, fire, destruction of the real estate property, insurance |
| Details of insurers | prime Insurance companies acting in Italy |
| NPLs | |
| 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 |

| | |
|---|---|
| Capped floating rate loans | |
| Description of the types of caps for the loans | Capped floating rate loans are loans for which interest rates are subject to a cap. |
| Soft Bullets (Extendable maturity) | |
| Description of the soft bullet structures (circumstances under which soft bullet could be used) | N.A. |
| ABS | |
| 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 non 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> |
| Substitute Asset | |
| 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 |

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|--|--|
| Loan-to-Value | |
| Description of LTV calculation method (indexed) | <p>"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal</p> <p>Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable</p> |
| 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 | 30th of September 2014 |
| Derivatives | |
| 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 |
| Legal maturity | |
| Definition of legal maturity for asset in cover pool and cover bond | <p>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</p> <p>date of last instalment contractually scheduled</p> |
| Delinquent loans | |
| 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 |
| Limited certification | |
| 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

| Table D. Additional information | Current year | Y - 1 | Y - 2 |
|---|-----------------------------|-----------------------------|------------------------|
| Ratings information | | | |
| 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+/A (low) |
| Senior secured (covered bond) ratings by DBRS | A(high) | A(high) | A(high) |
| 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) | Baa2/BBB/BBB/BBB | Baa2/BBB-/BBB+/A (low) |



This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAs Data Disclosure

HTT 2022

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

- [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 | | | | | |
|---|---|---------------------------|---------------------------------|------------------------|------------------|---------------|
| | Transaction Counterparties | Name | Legal Entity Identifier (LEI) * | | | |
| E.1.1.1 | Sponsor (if applicable) | ND2 | ND2 | | | |
| E.1.1.2 | Servicer | Intesa Sanpaolo S.p.A. | 2W8N8UU78PMDQKZENC08 | | | |
| 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. | 2W8N8UU78PMDQKZENC08 | | | |
| E.1.1.6 | Back-up cash manager | ND2 | ND2 | | | |
| E.1.1.7 | Account bank | Intesa Sanpaolo S.p.A. | 2W8N8UU78PMDQKZENC08 | | | |
| E.1.1.8 | Standby account bank | Crédit Agricole - CIB | 1VUV7VQFKUOQS121A208 | | | |
| 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. | 815600288705502CBA51 | | | |
| OE.1.1.1 | where applicable - paying agent Intesa Sanpaolo S.p.A. | | 2W8N8UU78PMDQKZENC08 | | | |
| 2. Additional information on the swaps | | | | | | |
| | Swap Counterparties | Guarantor (if applicable) | Legal Entity Identifier (LEI) * | Type of Swap | | |
| E.2.1.1 | Intesa Sanpaolo S.p.A. | ND2 | 2W8N8UU78PMDQKZENC08 | Interest Rate Swap | | |
| 3. Additional information on the asset distribution | | | | | | |
| 1. General Information | | Total Assets | | | | |
| E.3.1.1 | Weighted Average Seasoning (months) | 82.36 | | | | |
| E.3.1.2 | Weighted Average Maturity (months)** | 205.19 | | | | |
| OE.3.1.1 | Weighted Average Margin (floating rate only) | 173.53 | | | | |
| OE.3.1.2 | Weighted Average Fixed Coupon (bps) | 167.37 | | | | |
| OE.3.1.3 | Weighted Average Floating Coupon (bps) | 229.64 | | | | |
| OE.3.1.4 | Loans to Employees | 4.82 | | | | |
| | 2. Arrears | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1 | 1<-30 days | 0.15% | 0.42% | ND2 | ND2 | 0.19% |
| E.3.2.2 | 30<-60 days | 0.07% | 0.19% | ND2 | ND2 | 0.10% |
| E.3.2.3 | 60<-90 days | 0.07% | 0.14% | ND2 | ND2 | 0.06% |
| E.3.2.4 | 90<-180 days | 0.08% | 0.18% | ND2 | ND2 | 0.10% |
| E.3.2.5 | >= 180 days | 0.06% | 0.17% | ND2 | ND2 | 0.06% |
| OE.3.2.1 | | | | | | |
| OE.3.2.2 | | | | | | |
| OE.3.2.3 | | | | | | |
| OE.3.2.4 | | | | | | |

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2022

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

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| CONTENT OF Temporary Tab 1. Share of assets affected by payment holidays caused by COVID 19 2. Additional information on the cover pool section affected by payment holidays |
|---|

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|--|
| 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 |
|--|

| |
|--|
| Optional further information at issuer/country level Can the COVID-19 related payment holiday loans remain part of the cover pool? YES |
|--|

| 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 | 26.64 | 195 | 0.1% | 0.0% | | |
| 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 | 18.3% | 11.3% | 9.0% | 29.1% | 5.8% | 73.5% |
| COV.2.1.2 | principal deferred | 2.9% | 10.6% | 8.2% | 4.7% | 0.2% | 26.5% |
| COV.2.1.3 | other | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| COV.2.1.4 | Total payment holiday | 21.2% | 21.9% | 17.1% | 33.8% | 6.0% | 100.0% |