Harmonised Transparency Template

2022 Version

Italy

Intesa Sanpaolo S.p.A.

Reporting Date: 31/10/2022 Cut-off Date: 31/10/2022



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Covered Bond Label Disclaimer

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A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency CONTENT OF TAB A 1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. References to Capital Requirements Regulation (CRR) 129(7) 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information

Field					
	1. Basic Facts				
Number					
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.intesasanpaolo.com/en/			
G.1.1.4	Cut-off date	31/10/2022			
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Υ			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/20/			
	3. General Cover Pool / Covered Bond Informatio	n			
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	3.450,9			
G.3.1.2	Outstanding Covered Bonds	3100			
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	>0%	11,3%	7,5%	Rating Agency Requirement
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		,	,	0 0 1, 14
OG.3.2.2	Optional information e.g. Asset coverage rest (ACT) Optional information e.g. OC (NPV basis)				
OG.3.2.3	Optional injointation e.g. Ge (W V Busis)				
OG.3.2.4					
DG.3.2.4 DG.3.2.5					
OG.3.2.6	2 Course Read Communities	Naminal (max)		% Cover Pool	
6224	3. Cover Pool Composition	Nominal (mn) 0,0			
G.3.3.1	Mortgages	The state of the s		0,0%	
G.3.3.2	Public Sector	3.164,9		91,7%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4	Substitute Assets	286,0		8,3%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6		Total 3.450,9		100,0%	
	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	13,0	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2,9	ND3	0,1%	
G.3.4.3	1 - 2 Y	54,1	ND3	1,7%	
G.3.4.4	2 - 3 Y	141,5	ND3	4,5%	
G.3.4.5	3 - 4 Y	317,9	ND3	10,0%	
G.3.4.6	4 - 5 Y	120,9	ND3	3,8%	
G.3.4.7	5 - 10 Y	322,5	ND3	10,2%	
G.3.4.8	10+ Y	2.205,0	ND3	69,7%	
G.3.4.9	10. 1	Total 3.164,9	0,0	100,0%	0,0%
0.3.4.3	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2,2	3,2	70 Total Illitial Maturity	76 Total Extended Maturity
G.5.5.1	Weighted Average life (iii years)	2,2	3,2		
	Maturity (mn)				
	iviaturity (IIIII)				
C 2 E 2	Du huckete:				
	By buckets:	4.050.0	0.0	22.00/	0.00/
G.3.5.3	0 - 1 Y	1.050,0	0,0	33,9%	0,0%
G.3.5.3 G.3.5.4	0 - 1 Y 1 - 2 Y	1.050,0	1.050,0	33,9%	33,9%
G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5	0 - 1 Y 1 - 2 Y 2 - 3 Y	1.050,0 0,0	1.050,0 1.050,0	33,9% 0,0%	33,9% 33,9%
G.3.5.3 G.3.5.4	0 - 1 Y 1 - 2 Y	1.050,0	1.050,0	33,9%	33,9%



						(A)
G.3.5.8	5 - 10 Y		0,0	0,0	0,0%	0,0%
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%
	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		3.164,9	ND2	100,0%	
G.3.6.2	AUD		0,0	ND2	0,0%	
G.3.6.3	BRL		0,0	ND2	0,0%	
G.3.6.4	CAD		0,0	ND2	0,0%	
G.3.6.5 G.3.6.6	CHF CZK		0,0 0,0	ND2 ND2	0,0% 0,0%	
G.3.6.7	DKK		0,0	ND2 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	3.164,9	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		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 G.3.7.5	CAD CHF		0,0 0,0	ND2 ND2	0,0% 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%
	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	ND2	0,0%	
G.3.8.2	Floating coupon Other		3.100,0	ND2	100,0%	
G.3.8.3 G.3.8.4	Other	Total	0,0 3.100,0	ND2 0,0	0,0% 100,0%	0,0%
0.5.6.4	9. Substitute Assets - Type	Total	Nominal (mn)	0,0	% Substitute Assets	0,076
G.3.9.1	Cash		286,0		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			
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	286,0		100,0%	
	10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)		286,0		100,0%	
G.3.10.2	Eurozone		0,0		0,0%	
G.3.10.3 G.3.10.4	Rest of European Union (EU) European Economic Area (not member of EU)		0,0 0,0		0,0% 0,0%	
G.3.10.4 G.3.10.5	Switzerland		0,0		0,0%	
G.3.10.5 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 286,0			
G.3.10.16	To	otal 286,0		100,0%	
	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	286,0		8,3%	9,2%
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	To	otal 286,0		8,3%	9,2%
	12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/20/			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	3.164,9			
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			
	4. References to Capital Requirements Regulation (CRI	3)			
	129(7)	Row	Row		
The issuer helieves	that, at the time of its issuance and based on transparency data made publicly available by	the issuer, these covered hands would satisfy the eligibility criteria	for Article 129/7) of the Canital Requirements Regulation (FU)	575/2013. It should be noted, however, that	
	osures in the form of covered bonds are eligible to preferential treatment under Regulation		nt investor institution and its relevant supervisory authority and	a tne issuer aoes not accept any responsibility in this regara.	
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38			
G.4.1.2	(i) Value of covered bonds:	<u>39</u>			
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:	<u>52</u>			
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets	18 for Public Sector Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets		
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>			
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>			
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strateg				
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>			
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>			
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 (CRI 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)	Not Apllicable			
OG.6.1.2	Interest Covereage Test (passe/failed)	Not Apllicable			
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 Apllicable			
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 informat	ion			



B2. Harmonised Transparency Template - Public Sector Assets

HTT 2022

Reporting in Domestic Currency	EUR
CONTENT OF TAB B2	
8. Public Sector Assets	

	8. Public Sector Assets				
Field					
Number	8. Public Sector Assets				
Itallibei	1. General Information				
DC 0 4 4		905			
PS.8.1.1	Number of public sector exposures	805			
OPS.8.1.1	Optional information eg, Number of borrowers	452			
OPS.8.1.2	Optional information eg, Number of guarantors				
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
	2. Size Information	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	3.931,6	Hamber of Exposures	70 Tubile Sector 7 listers	70 Hor or Exposures
1 3.0.2.1	Average exposure size (0003)	3.551,0			
	Du huskats (mm)				
	By buckets (mn):				
PS.8.2.2	0 (included) – 600k	97,1	330	3,1%	41,0%
PS.8.2.3	600k (Included) – 1mn	92,9	118	2,9%	14,7%
PS.8.2.4	1mn (Included) – 5mn	548,7	243	17,3%	30,2%
PS.8.2.5	5mn (Included) – 10mn	385,9	52	12,2%	6,5%
PS.8.2.6	10mn (Included) – 20mn	325,7	24	10,3%	3,0%
PS.8.2.7	20mn (Included) – 30mn	325,6	14	10,3%	1,7%
PS.8.2.8	30mn (Included) – 60mn	609,1	15	19,2%	1,9%
PS.8.2.9	60mn (Included) – 100mn	660,0	8	20,9%	1,0%
PS.8.2.10	100mn (Included) – 300mn	120,0	1	3,8%	0,1%
PS.8.2.17	Total		805	100,0%	100,0%
PS.8.2.17			805		100,0%
20.004	3. Breakdown by Asset Type	Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	1.931,1		61,0%	
PS.8.3.2	Bonds	1.233,8		39,0%	
PS.8.3.3	Other	0,0		0,0%	
PS.8.3.4	Total	3.164,9		100,0%	
	4. Breakdown by Geography	% Public Sector Assets			
PS.8.4.1	European Union	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%			
1 3.0.4.47		0,0%			
		U.U%			
PS.8.4.28	Sweden				
PS.8.4.28 PS.8.4.29	European Economic Area (not member of EU)	0,0%			
PS.8.4.28 PS.8.4.29 PS.8.4.30	European Economic Area (not member of EU) Iceland	0,0%			
PS.8.4.28 PS.8.4.29	European Economic Area (not member of EU)	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%	
S.8.4.37	Brazil	0,0%	
S.8.4.38	Canada	0,0%	
S.8.4.39	Japan	0,0%	
PS.8.4.40 PS.8.4.41	Korea New Zealand	0,0% 0,0%	
PS.8.4.41 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	0,8%	
PS.8.5.2	BASILICATA	1,0%	
PS.8.5.3	CALABRIA	2,3%	
S.8.5.4	CAMPANIA	10,7%	
PS.8.5.5	EMILIA ROMAGNA	1,8%	
PS.8.5.6	FRIULI VENEZIA GIULIA	0,7%	
S.8.5.7	LAZIO	22,7%	
S.8.5.8	LIGURIA	2,8%	
S.8.5.9	LOMBARDIA	8,6%	
S.8.5.10	MARCHE	2,0%	
S.8.5.11	MOLISE	0,2%	
S.8.5.12 S.8.5.13	PIEMONTE PUGLIA	19,2% 5,8%	
5.8.5.13 S.8.5.14	PUGLIA SARDEGNA	1,2%	
S.8.5.14 S.8.5.15	SARDEGNA SICILIA	1,2% 2,4%	
S.8.5.16	TOSCANA	1,4%	
S.8.5.17	UMBRIA	1,4%	
S.8.5.18	VENETO	15,0%	
	6. Breakdown by Interest Rate	% Public Sector Assets	
5.8.6.1	Fixed rate	59,6%	
S.8.6.2	Floating rate	40,4%	
PS.8.6.3	Other	0,0%	
PS.8.6.1			
PS.8.6.2			
PS.8.6.3			
PS.8.6.4			
00.74	7. Breakdown by Repayment Type	% Public Sector Assets 2,8%	
PS.8.7.1 PS.8.7.2	Bullet / interest only Amortising	2,8% 97,2%	
PS.8.7.3	Other	0,0%	
PS.8.7.1	Other	0,0%	
PS.8.7.2			
PS.8.7.3			
PS.8.7.4			
PS.8.7.5			
PS.8.7.6			
	8. Breakdown by Type of Debtor	Nominal (mn)	% Public Sector Assets
S.8.8.1	Sovereigns	12,5	0,4%
S.8.8.2	Regional/federal authorities	782,3	24,7%
S.8.8.3	Local/municipal authorities	2.363,1	74,7%
5.8.8.4	Others	7,0	0,2%
S.8.8.5	Total	3.164,9	100,0%
PS.8.8.1	o/w Claim against supranational	13.5	0.0%
PS.8.8.2	o/w Claim against sovereigns	12,5	0,4%
PS.8.8.3 PS.8.8.4	o/w Claim guaranteed by sovereigns	778,1	0,0% 24,6%
PS.8.8.4 PS.8.8.5	o/w Claim against regional/federal authorities o/w Claim guaranteed by regional/federal authorities	778,1 4,25	24,6% 0,1%
PS.8.8.5 PS.8.8.6	o/w Claim guaranteea by regional/Jeaeral authorities o/w Claim against local/municipal authorities	4,25 2363,1	0,1% 74,7%
PS.8.8.6 PS.8.8.7	o/w Claim against local/municipal authorities o/w Claimguaranteed by local/municipal authorities	2303,1	74,7% 0,0%
PS.8.8.8	o, w claimguaranteed by local/maintipul dutilonties		0,0%
PS.8.8.9			
PS.8.8.10			
PS.8.8.11			
PS.8.8.12			
PS.8.8.13			
	9. Non-Performing Loans		
PS.8.9.1	% NPLs	0,0%	
PS.8.9.1			
PS.8.9.2			



OPS.8.9.3 OPS.8.9.4

 10. Concentration Risks
 % Public Sector Assets

 PS.8.10.1
 10 largest exposures
 61,2%

 OPS.8.10.1
 61,2%



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 inclundes the assets with the option to switch rate
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined?	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
HG.1.5	What assumptions eg, in terms of prepayments? etc.]	yet.
	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	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
	conditions/circumstances? Etc.]	scheduled maturity is contractually extended by 12 months.
HG.1.6	conditions/circumstances: Etc.j	
	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
HG.1.7		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
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	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
HG.1.9	Valuation Model (AVM) or on-site audits	value.
HG.1.10	LTVs: Frequency and time of last valuation	Valuation of the property is made with Nomisma data on semi-annual basis
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	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)
	real estate, etc. Same for shipping where relectant	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
HG.1.11	real estate, etc. Same for shipping where relectant	letter b) of the MEF Decree (12/2006 n. 310).
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Intesa Sanpaolo S.p.A. has addressed interest rate risk by implementing Asset-Liability hedging swaps acting as swap counterparty.
	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.
HG.1.13	Non-performing tours	totals in areas more than 30 days, considering the fair oddstanding almount of the fourth for the final street and the fair of the fourth for
OHG.1.1	NPV assumptions (when stated)	
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	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1	New Floperty and Existing Floperty	[10] completion;
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	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	·	
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1	Other definitions deemed relevant	[For completion]
UHG.4.1		



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SECTION B. ISSUER T&Cs 1. DIRECTORY SERVICES AND LABEL

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SECTION C. GENERAL T&Cs 1. SITE ACCESS

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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	30/06/2022	31/12/2021	31/12/2020
recent reporting date and for the preceding two fiscal years)			
Total Balance Sheet Assets Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year	1.032.315	1.069.003	1.002.614
(*) 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
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)	30/06/2022	31/12/2021	31/12/2020
Covered bonds			
Mortgage vs public sector			
Mortgage	69.510	70.521	62.810
Public Sector	3.100	3.575	4.075
Jumbo vs other_			
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
Registered vs bearer			
registered	610	610	610
registered		010	010
bearer	72.000	73.486	66.275
by legal final maturity			
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]	30/06/2022	31/12/2020	31/12/2020
customer deposits (Deposits and current accounts)[1]	30/00/2022	31/12/2020	31/12/2020
<u>by legal maturity</u>			
up to 30 days	NA	431.002	421.104
up to 1 year	NA NA	9.889	13.199
1 year and beyond	NA NA	3.681	7.838
by currency			
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 1			
<u>Maturity</u>			
0 <= 1 year	NA NA	156.252	159.940
<1<=5 years	NA NA	175.711	186.888
over 5 years	NA NA	136.271	143.224
Currency			
EUR	NA 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
Status of covered bonds			
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

Table B. Cover Pool Data	(Euro)
Date of reporting data:	31-ott-22
General cover pool information	
Nominal value of cover pool size (including also liquidity and substitute assets, if any)	3.450.892.229,64
Nominal value of outstanding covered bond	3.100.000.000
Overcollateralisation information Current overcollateralisation ratio	111,32%
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 No
% ABS	N.A.
% substitute asset	0%
Weighted LTV unindexed	N.A.
(Intended as original loan and on original property value)	N.A.
Weighted LTV indexed	N.A.
(Intended as current loan on updated property value – e.g. NOMISMA)	
WAL of cover pool (residual months)	156,02
WAL of outstanding cover bond (residual years)	2,24
Maturity structure cover pool/cover bond	
Assets: Remaining Legal maturity	2 027 256 70
0-1 year	2.937.356,70 54.085.634,84
1-2 year 2-3 year	141.475.368,33
3-4 year	317.933.495,07
4-5 year	120.925.039,92
5-10 year	322.529.010,76
10 year or longer	2.205.017.833,54
CBs: Remaining Legal maturity	
0-1 year	1.050.000.000
1-2 year	1.050.000.000
2-3 year	0
3-4 year	1.000.000.000
4-5 year	0
5-10 year	0
10 year or longer	0
Composition of the mortgage cover pool (data specific to commercial and residential mortgages)	
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 Percentage of insured mortgages in the cover pool	N.A. N.A.
Geographical distribution of loans in the cover pool	None
South	N.A.
Centre	N.A.
North	N.A.
Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers	
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.
Percentage of the 10 biggest borrowers Presence of soft/hard bullet structures in the mortgage cover bond	
Presence of soft/hard bullet structures in the mortgage cover bond If present, length of the extension periods	N.A. N.A. N.A.
Presence of soft/hard bullet structures in the mortgage cover bond If present, length of the extension periods Inclusion of derivatives included in the cover pool	NA. NA. NA. NA.
Presence of soft/hard bullet structures in the mortgage cover bond If present, length of the extension periods Inclusion of derivatives included in the cover pool Percentage of ECB eligible ABS in cover pool	N.A. N.A. N.A. N.A. N.A.
Presence of soft/hard bullet structures in the mortgage cover bond If present, length of the extension periods Inclusion of derivatives included in the cover pool	NA. NA. NA. NA.
Presence of soft/hard buillet structures in the mortgage cover bond If present, length of the extension periods Inclusion of derivatives included in the cover pool Percentage of ECB eligible ABS in cover pool Percentage of loans more than 90 days past due Residential mortgages:	N.A. N.A. N.A. N.A. N.A. N.A. N.A.
Presence of soft/hard bullet structures in the mortgage cover bond If present, length of the extension periods Inclusion of derivatives included in the cover pool Percentage of ECB eligible ABS in cover pool Percentage of loans more than 90 days past due Residential mortgages: Percentage of interest only loans	NA. NA. NA. NA. NA. NA. NA.
Presence of soft/hard bullet structures in the mortgage cover bond If present, length of the extension periods Inclusion of derivatives included in the cover pool Percentage of ECB eligible ABS in cover pool Percentage of loans more than 90 days past due Residential mortgages: Percentage of interest only loans Percentage of self-certified loans	N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A.
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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.
Outstanding amount Buckets:	
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.
Eligible assets in cover pool	N.A.
Non eligible assets in cover pool	N.A.
Seasoning:	
< 12 months	N.A.
12-24 months,	N.A.
24-36 months	N.A.
36-60 months	N.A.
>60 months	N.A.
Interest rate type:	turs.
	N.A.
Floating not capped,	
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.
Performing:	
Performing Loans	N.A.
Delinquent loans	N.A.
Defaulted loans	N.A.
Remaining legal maturity:	
< 12 months	N.A.
1-5 years	N.A.
over 5 years	N.A.
Outstanding Amount per Currency	
Euro	
Other (Amounts per each foreign currency)	
Commercial mortgages:	
Commercial mortgages: by sector distribution	N.A.
	N.A. N.A.
by sector distribution	
by sector distribution Commercial Cover Pool Pivot table (amounts)	
by sector distribution Commercial Cover Pool Pivot table (amounts) <u>Unindexed LTV buckets:</u>	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60	NA. NA. NA.
by sector distribution Commercial Cover Pool Pivot table (amounts) <u>Unindexed LTV buckets:</u> 0-40 40-50 50-60 60-70	N.A. N.A. N.A. N.A. N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80	N.A. N.A. N.A. N.A. N.A. N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85	N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 40-50 50-60 60-70 70-80 80-85 85-90	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95	N.A.
by sector distribution Commercial Cover Pool Phot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105	N.A.
by sector distribution Commercial Cover Pool Prior table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed LTV buckets:	N.A.
by sector distribution Commercial Cover Pool Phot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed LTV buckets: 0-40	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed ITV buckets: 0-40 40-50	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed ITV buckets: 0-40 40-50 50-60	N.A.
by sector distribution Commercial Cover Pool Privot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- 115- 115- 115- 115- 106-eved LTV buckets: 0-40 40-50 50-60 60-70	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed LTV buckets: 0-40 40-50 50-60 60-70 70-80	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 95-90 90-95 95-100 100-105 105-115 115- Indexed ITV buckets: Indexed ITV buckets: 60-70 70-80 80-85 80-80 80-85 80-80 80-85	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90	N.A.
by sector distribution Commercial Cover Pool Prior table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- 115- 115- 115	N.A.
by sector distribution Commercial Cover Pool Privot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 115- 115- 115- 115- 115- 1	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets:	N.A.
by sector distribution Commercial Cover Pool Phot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 115- 115- 115- 115- 115- 1	N.A.
by sector distribution Commercial Cover Pool Prior table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 115-115 115- Indexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- 115- 115- 115	N.A.
by sector distribution Commercial Cover Pool Privot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 100-115- 115- 115- 104-90 40-50 50-60 60-70 70-80 80-85 85-90 90-95 9	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 115- 115- 10dexed ITV buckets: 116-0-70 70-80 80-85 80-85 95-100 100-105 105-115 115- 10dexed ITV buckets: 115- 00tstanding amount Buckets: 0 (included) - 100.000 Euro	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 115- 115- Indexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 105-115 115- Indexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 90-100 100-105 105-115 115- Outstanding amount Buckets: 0 (included) – 100.000 Euro	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 99-100 100-105 105-115 115- Indexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 100-105 105-115 115- Indexed LTV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 105-115 115- Indexed LTV buckets: 0-40 100-105 105-115 115- Indexed LTV buckets: 0-40 100-105 105-115 115- Outstanding amount Buckets: 0 (included) - 100.000 Euro 100.000 (included) - 300.000 Euro	N.A.
by sector distribution Commercial Cover Pool Pvot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 90-95 95-100 100-105 115- Indexed ITV buckets: 0-40 40-50 60-70 70-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 80-85 80-90 90-95 90-95 90-95 100-100 100-105 100-106 100-	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Valindexed LTV buckets: 0.40 40.50 50.60 60.70 70.80 80.45 85.90 90.95 95.100 100.105 115- Indexed LTV buckets: 0.40 40.50 50.60 60.70 70.80 80.85 85.90 90.95 105.115 115- Indexed LTV buckets: 0.40 90.95 50.60 60.70 70.80 80.85 80.90 50.60 60.70 70.80 80.85 80.90 50.60 60.70 70.80 80.85 80.90 90.95	N.A.
by sector distribution Commercial Cover Pool Pvot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 99-95 99-100 100-105 115- Indexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 85-90 99-95 99-100 100-105 105-115 115- 115- 115- 115-	NA
by sector distribution Commercial Cover Pool Pvot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 80-90 90-95 90-100 100-105 115- 115- 116- 104-90 40-90 40-90 80-85 80-85 80-80 90-95 90-95 105-115 115- 104-90 105-115 115- 104-90 105-115 105-115 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-100 105-115 115- 105-100 105-115 115- 105-100 105-115 115- 105-115 115- 115-	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets:	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed LTV buckets:	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindeced ITV buckets: 0.40 4.0-50 5.0-60 6.0-70 7.0-80 80-85 85-90 90-95 95-100 100-105 105-115 115- Indexed ITV buckets: 0.40 40-50 50-60 60-70 70-80 105-115 115- Indexed ITV buckets: 0.40 40-50 50-60 100-105 50-60 100-105 105-115 115- Indexed ITV buckets: 0.40 40-50 50-60 60-70 70-80 80-85 83-90 90-95 95-100 100-105 105-115 115- Indexed ITV buckets: 0.40 40-50 50-60 60-70 70-80 80-85 83-90 90-95 95-100 100-105 105-115 115- Cutstanding amount Suckets: 0 (included) – 200.000 Euro 100.000 (included) – 200.000 Euro 300.000 (included) – 200.000 Euro 500.000 (included) – 500.000 Euro 500.000 (included) – 500.000 Euro	N.A. N.A.
by sector distribution Commercial Cover Paol Pivot table (amounts) Unindexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 80-85 83-90 90-95 99-190 100-105 105-115 115- Indexed ITV buckets: 0-40 40-50 50-60 60-70 70-80 105-115 115- Indexed ITV buckets: 0-40 10-50 10-515 10-51	N.A. N.A.
by sector distribution Commercial Cover Parol Privat table (amounts) Uniforced ITV buckets: 0-40 4-0-50 5-6-60 6-0-70 7-8-80 8-9-9-5 8-9-90 9-9-5 95-100 100-105 105-115 115- Indexed ITV buckets: 0-40 4-0-50 5-6-60 6-0-70 7-8-80 105-115 115- Indexed ITV buckets: 0-40 9-9-9-5 9-9-9-5 9-9-9-5 9-9-9-6 9-9-9-5 9-9-9-9-6 9-9-9-9-6 9-9-9-9-6 9-9-9-9-6 9-9-9-9-	N.A.
by sector distribution Commercial Cover Pool Pivot table (amounts) Unindexed ITV buckets: 0.40 40.50 50.60 60.70 70.80 80.85 85.90 90.95 95.100 100.105 105.115 115- Indexed ITV buckets: 0.40 40.50 90.95 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90 90.95 90.90	N.A.

36-60 months		N.A.	
>60 months		N.A.	
		N.A.	
Interest rate type:		N.A.	
Floating not capped,			
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.	
Performing:			
Performing Loans		N.A.	
Delinquent loans		N.A.	
Defaulted loans		N.A.	
Remaining legal maturity:			
< 12 months		N.A.	
1-5 years		N.A.	
over 5 years		N.A.	
Outstanding Amount per Currency			
Euro			
Other (Amounts per each foreign currency)			
Composition of the public cover pool			
Public Cover Pool Pivot table			
	Sovereign	0,39%	
Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors	Region/Federal state	24,58%	
Type of Galin. State, regional authorities, total authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other depoints	Municipality	74,67%	
	Others	0,36%	
Provide all hadronics	Bonds	38,98%	
Proportion of bonds and loans	Loans	61,02%	
	1) Italy	99,53%	
	- Sovereign	0,40%	
	- Region / Federal State	24,59%	
	- Municipality	75,02%	
	- Others	0%	
	2) Spain	0,13%	
	- Sovereign	0%	
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)	- Region / Federal State	100,00%	
	- Municipality	0%	
	- Others	0%	
	3) France	0,33%	
	- Sovereign	0%	
	- Region / Federal State	33,65%	
	- Municipality	0,00%	
	- Others	66,35%	
		Amount/mln	%/Total Cover Pool
		€	, rotal cover roof
	1	622,07	19,66%
		345,94	10,93%
	3	275,13	8,69%
Italy Exposure (10 biggest borrowers)	-4	257,51	8,14%
umit ribasaic to allibrations		105,99	3,35%
		83,53	2,64%
	7	77,19	2,44%
	8	72,30	2,28%
	9	47,99	1,52%
	10	47,78	1,51%
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 outstanding amount of underlying Covered Bonds.
Residential vs. commercial mortgages	
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.
Insured mortgages (if part of the cover pool)	
Loans insurance characteristics	N.A.
Details of insurers	N.A.
NPLs	
	Defaulted Assets means Receivables which have been classified by the Servicer on behalf of the Covered Bonds Quarantor 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.

	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.
Definition of Defaulted Assets	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 runder the respective Relevant Securities Documents could be classified as Defaulted Securities).
Distinction between performing and non performing loans in the cover pool	"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
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 Soft Bullets (Extendable maturity)	N.A.
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 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
Further regulations (legal or contractual) for ABS in the pool (e.g. only self-issued/others)	the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of securitisations with 95% of the underlying assets
Further regulations (legal or contractual) for ABS in the pool (e.g. only self-issued/others)	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,
Further regulations (legal or contractual) for ABS in the pool (e.g. only self-issued/others)	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"),
	the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of 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
Further regulations (legal or contractual) for ABS in the pool (e.g. only self-issued/others) Substitute Asset	the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of securitiasions 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 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: (a) the creation of deposits with banks
	the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of securities issued 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 of 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: (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 05%
Substitute Asset	the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of securitiasions 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 and the Public Securities, the "Assets"), and, within certain limits, Integration Assets which 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: (a) the creation of deposits with banks incorporated in public administrations of States comprised in the European Linion, the European Economic Space and the Swiss Confederation (the "Admitted States" or in a State which
Details on eligibility criteria of the types of assets that can be considered as substitute asset Ust of eligible assets allowed by law / Asset classes currently included in the cover pool	the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of securities issued in the framework of securities issued in the framework of securities issued 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 and the Public Securities, the "Assets"), and, within certain limits, integration Assets with the tests described above and pursuant to article 2 of the MEF Decree, in addition to eligible assets which are generally legible; the following assets may be used for the purpose of the integration of the cover pool: (a) the creation of deposits with banks incorporated in public administrations of States comprised in the European Linin, 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; (b) the assignment of securities issued by the banks referred to under (a) above, having a residual maturity not exceeding
Substitute Asset Details on eligibility criteria of the types of assets that can be considered as substitute asset	the MEF Decree (as define below) (the "Public Securities") and (iv) securities issued in the framework of securities as the second 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 and the Public Securities, the "Assets"), and, within certain limits, Integration Assets with the test 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: (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 arisk weight factor equal to 0% under the "Standardised Approach" to credit risk measurement; (b) the assignment of securities issued by the banks referred to under (a) above, having a residual maturity not exceeding one year

Description of issuer's valuation techniques (e.g. only once at inception vs. frequent re-evaluation which also will have an effect on a	accounting treatment of the loan/collateral)	N.A.
Date of the last valuation of the property		N.A.
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		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
Delinquent loans		
Definition of "delinquent loan"		"Delinquent loans" means those loans which have an Arrears Ratio higher or equal to 1 (nen) 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 (Jero) with reference to the last instalment or coupon of the related amortising plan.
Limited certification		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.
Definition of "limited-certification loan"		N.A.

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/ 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 optiona

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

HTT 2022



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	ND2	ND2			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	ND2	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.	529900SS7ZWCX82U3W60			
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					
	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)	155,72				
E.3.1.2	Weighted Average Maturity (months)**	156,02				
OE.3.1.1						
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	0,47%	ND2	0,47%
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%



Reason for No Data in Worksheet E.	
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/#!sea ** Weighted Average Maturity = Remaining Term to Maturity