

Harmonised Transparency Template

2022 Version

ITALY

Intesa Sanpaolo S.p.A.

Reporting Date: 31/12/2022

Cut-off Date: 31/12/2022



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Temp. Optional COVID 19 impact



A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	Intesa Sanpaolo S.p.A.			
G.1.1.3	Link to Issuer's Website	https://group.intesasnpaolo.com/en/			
G.1.1.4	Cut-off date	31/12/2022			
	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	59.190,3			
G.3.1.2	Outstanding Covered Bonds	45.860			
OG.3.1.1	Cover Pool Size [NPV] (mn)	55.856,4			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	47.554,5			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	>0%	29,1%	5,8%	Rating Agency Requirement
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	53.700		90,7%	
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	5.490,7		9,3%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	59.190,3		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)	9,5	6,2		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	85,2	ND3	0,2%	
G.3.4.3	1 - 2 Y	267,0	ND3	0,5%	
G.3.4.4	2 - 3 Y	502,8	ND3	0,9%	
G.3.4.5	3 - 4 Y	807,7	ND3	1,5%	
G.3.4.6	4 - 5 Y	908,7	ND3	1,7%	
G.3.4.7	5 - 10 Y	7.222,2	ND3	13,4%	
G.3.4.8	10+ Y	43.905,9	ND3	81,8%	
G.3.4.9	Total	53.699,6	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)	7,3	8,3		
	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	53.699,6	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	53.699,6	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	5,490,7	100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0	0,0%	
G.3.9.3	Exposures to central banks	0		
G.3.9.4	Exposures to credit institutions	0	0,0%	
G.3.9.5	Other	0	0,0%	
G.3.9.6	Total	5,490,7	100,0%	
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	5,490,7	100,0%	
G.3.10.2	Eurozone	0	0,0%	
G.3.10.3	Rest of European Union (EU)	0	0,0%	
G.3.10.4	European Economic Area (not member of EU)	0	0,0%	
G.3.10.5	Switzerland	0	0,0%	
G.3.10.6	Australia	0	0,0%	
G.3.10.7	Brazil	0	0,0%	
G.3.10.8	Canada	0	0,0%	
G.3.10.9	Japan	0	0,0%	
G.3.10.10	Korea	0	0,0%	
G.3.10.11	New Zealand	0	0,0%	
G.3.10.12	Singapore	0	0,0%	
G.3.10.13	US	0	0,0%	
G.3.10.14	Other	0	0,0%	
G.3.10.15	Total EU	5,490,7		
G.3.10.16	Total	5,490,7	100,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	5,490,7	9,3%	12,0%
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	5,490,7	9,3%	12,0%
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)	53.699,6		
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)

129(7)

Row

Row

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	48.854		91,0%
M.7.1.2	Commercial	4.846		9,0%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	53.699,6		100,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	596.267	45.133	641400
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,20%	1,60%	0,23%
	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	23,33%	19,85%	23,02%
M.7.5.2	Piemonte	6,63%	8,04%	6,76%
M.7.5.3	Veneto	11,70%	15,95%	12,09%
M.7.5.4	Liguria	2,90%	2,26%	2,84%
M.7.5.5	Emilia Romagna	5,03%	6,48%	5,16%
M.7.5.6	Friuli Venezia Giulia	1,43%	2,75%	1,54%
M.7.5.7	Trentino Alto Adige	0,44%	1,04%	0,50%
M.7.5.8	Valle d'Aosta	0,26%	0,42%	0,28%
M.7.5.9	Lazio	11,32%	7,54%	10,98%
M.7.5.10	Toscana	8,58%	8,41%	8,56%
M.7.5.11	Umbria	1,43%	2,74%	1,55%
M.7.5.12	Abruzzo	1,63%	2,16%	1,67%
M.7.5.13	Marche	2,43%	3,33%	2,52%
M.7.5.14	Puglia	8,27%	6,50%	8,11%
M.7.5.15	Sardegna	1,74%	2,83%	1,84%
M.7.5.16	Sicilia	2,86%	2,52%	2,83%
M.7.5.17	Calabria	1,24%	1,25%	1,24%
M.7.5.18	Campania	8,03%	4,76%	7,73%
M.7.5.19	Basilicata	0,48%	0,90%	0,52%
M.7.5.20	Molise	0,25%	0,30%	0,25%
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	77,55%	36,66%	73,86%
M.7.6.2	Floating rate	22,45%	63,34%	26,14%
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	10,87%	1,72%	10,04%
M.7.8.2	≥ 12 - ≤ 24 months	8,29%	4,02%	7,91%
M.7.8.3	≥ 24 - ≤ 36 months	13,15%	7,47%	12,64%
M.7.8.4	≥ 36 - ≤ 60 months	20,96%	15,70%	20,49%
M.7.8.5	≥ 60 months	46,73%	71,09%	48,93%
9. Non-Performing Loans (NPLs)				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,12%	0,34%	0,14%



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)	81,93			
By buckets (mn):					
M.7A.10.2	0 (Included) – 10k	154	27.764	0,3%	4,7%
M.7A.10.3	10k (Included) – 25k	1.065	59.906	2,2%	10,0%
M.7A.10.4	25k (Included) – 50k	4.636	122.448	9,5%	20,5%
M.7A.10.5	50k (Included) – 75k	7.372	118.547	15,1%	19,9%
M.7A.10.6	75k (Included) – 100k	8.545	98.208	17,5%	16,5%
M.7A.10.7	100k (Included) – 150k	12.775	105.396	26,2%	17,7%
M.7A.10.8	150k (Included) – 200k	6.493	37.914	13,3%	6,4%
M.7A.10.9	200k (Included) – 300k	4.501	19.030	9,2%	3,2%
M.7A.10.10	Over 300k (Included)	3.312	7.054	6,8%	1,2%
M.7A.10.26	Total	48.854,0	596.267	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 (%)	63,82%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	5.548	104.857	11,4%	17,6%
M.7A.11.3	>40 - <=50 %	6.179	85.013	12,6%	14,3%
M.7A.11.4	>50 - <=60 %	5.509	69.757	11,3%	11,7%
M.7A.11.5	>60 - <=70 %	9.687	102.433	19,8%	17,2%
M.7A.11.6	>70 - <=80 %	20.376	214.708	41,7%	36,0%
M.7A.11.7	>80 - <=90 %	818	9.173	1,7%	1,5%
M.7A.11.8	>90 - <=100 %	579	7.835	1,2%	1,3%
M.7A.11.9	>100%	157	2.491	0,3%	0,4%
M.7A.11.10	Total	48.854,0	596.267	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 (%)	51,49%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	13.526	274.560	27,7%	46,0%
M.7A.12.3	>40 - <=50 %	7.130	77.478	14,6%	13,0%
M.7A.12.4	>50 - <=60 %	8.649	83.991	17,7%	14,1%
M.7A.12.5	>60 - <=70 %	11.181	96.075	22,9%	16,1%
M.7A.12.6	>70 - <=80 %	8.261	63.329	16,9%	10,6%
M.7A.12.7	>80 - <=90 %	65	494	0,1%	0,1%
M.7A.12.8	>90 - <=100 %	21	170	0,0%	0,0%
M.7A.12.9	>100%	22	170	0,0%	0,0%
M.7A.12.10	Total	48.854,0	596.267	100,0%	100,0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	91,66%			
M.7A.13.2	Second home/Holiday houses	7,74%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,16%			
M.7A.13.4	Subsidised housing	0,00%			
M.7A.13.5	Agricultural	0,00%			
M.7A.13.6	Other	0,44%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	99,55%			
M.7A.14.2	Guaranteed	0,45%			
M.7A.14.3	Other	0,00%			
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)	107,36			
By buckets (mn):					
M.7B.21.2	0 (included) – 10k	15,3	2.674	0,3%	5,9%
M.7B.21.3	10k (included) – 25k	109,3	6.201	2,3%	13,7%
M.7B.21.4	25k (included) – 50k	396,7	10.618	8,2%	23,5%
M.7B.21.5	50k (included) – 75k	504,9	8.178	10,4%	18,1%
M.7B.21.6	75k (included) – 100k	477,5	5.503	9,9%	12,2%
M.7B.21.7	100k (included) – 150k	660,5	5.436	13,6%	12,0%
M.7B.21.8	150k (included) – 200k	387,2	2.254	8,0%	5,0%
M.7B.21.9	200k (included) – 300k	443,3	1.831	9,1%	4,1%
M.7B.21.10	Over 300k (Included)	1.850,9	2.438	38,2%	5,4%
M.7B.21.26	Total	4.845,6	45.133	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 (%)	52,16%			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	1.350	13.682	27,9%	30,3%
M.7B.22.3	>40 - <=50 %	868	7.794	17,9%	17,3%
M.7B.22.4	>50 - <=60 %	923	7.368	19,1%	16,3%
M.7B.22.5	>60 - <=70 %	717	6.565	14,8%	14,5%
M.7B.22.6	>70 - <=80 %	754	7.151	15,6%	15,8%
M.7B.22.7	>80 - <=90 %	90	827	1,8%	1,8%
M.7B.22.8	>90 - <=100 %	92	1.031	1,9%	2,3%
M.7B.22.9	>100%	53	715	1,1%	1,6%
M.7B.22.10	Total	4.845,6	45.133	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 (%)	35,08%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	2.862	32.436	59,1%	71,9%
M.7B.23.3	>40 - <=50 %	1.124	7.439	23,2%	16,5%
M.7B.23.4	>50 - <=60 %	798	5.108	16,5%	11,3%
M.7B.23.5	>60 - <=70 %	35	103	0,7%	0,2%
M.7B.23.6	>70 - <=80 %	9	17	0,2%	0,0%
M.7B.23.7	>80 - <=90 %	8	13	0,2%	0,0%
M.7B.23.8	>90 - <=100 %	1	2	0,0%	0,0%
M.7B.23.9	>100%	9	15	0,2%	0,0%
M.7B.23.10	Total	4.845,6	45.133	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)	30/06/2022	31/12/2021	31/12/2020
Total Balance Sheet Assets	1.032.315	1.069.003	1.002.614
Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year	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)	30/06/2022	31/12/2021	31/12/2020
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]	30/06/2022	31/12/2021	31/12/2020
<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:	31/12/2022
General cover pool information	
Nominal value of mortgage cover pool size (performing)	53.699.569.667,33
Liquidity included in the cover pool	5.490.744.599,21
Other Eligible Assets	0
Nominal value of outstanding covered bond	45.860.000.000,00
Overcollateralisation information	
Current overcollateralisation ratio	129,07%
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	62,76%
<i>(intended as original loan and on original property value)</i>	
Weighted LTV indexed	50,00%
<i>(intended as current loan on updated property value – e.g. NOMISMA)</i>	
WAL of cover pool (residual years)	9,54
WAL of outstanding cover bond (residual years)	7,26
Maturity structure cover pool/cover bond	
Assets: Remaining Legal maturity	
0-1 year	85.197.759,67
1-2 year	266.960.840,60
2-3 year	502.847.931,47
3-5 year	1.716.396.794,15
5-10 year	7.222.219.694,13
10 year or longer	43.905.946.647,31
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	90,98%
Percentage of commercial mortgages in the cover pool	9,02%
Percentage of non-first lien mortgages in the cover pool	0,90%
Percentage of insured mortgages in the cover pool	100%
Geographical distribution of loans in the cover pool	
South	22,53%
Centre	25,28%
North	52,19%
Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers	
Sum of the 5 biggest borrowers	74.363.036,23
Percentage of the 5 biggest borrowers	0,14%
Sum of the 10 biggest borrowers	122.520.497,38
Percentage of the 10 biggest borrowers	0,23%
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)	0,14%

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	5.548.104.804,25
40-50	6.179.459.304,28
50-60	5.509.194.459,99
60-70	9.686.554.165,88
70-80	20.376.219.782,98
80-85	469.054.089,46
85-90	349.338.420,22
90-95	320.735.017,01
95-100	258.132.385,25
100-105	28.909.242,14
105-115	50.227.532,52
115-	78.066.755,14
<u>Indexed LTV buckets:</u>	
0-40	13.525.725.289,89
40-50	7.129.974.301,67
50-60	8.648.525.810,06
60-70	11.180.510.558,11
70-80	8.260.672.051,77
80-85	44.436.063,55
85-90	20.439.535,78
90-95	12.700.618,33
95-100	8.512.494,52
100-105	3.180.609,41
105-115	7.590.880,60
115-	11.727.745,43
<u>Outstanding amount Buckets (in Eur):</u>	
0 (included) – 10.000	154.460.124,93
10.000 (included) – 25.000	1.065.134.356,15
25.000 (included) – 50.000	4.636.471.539,83
50.000 (included) – 75.000	7.372.375.051,26
75.000 (included) – 100.000	8.544.732.718,95
100.000 (included) – 150.000	12.775.444.898,71
150.000 (included) – 200.000	6.493.125.667,75
200.000 (included) – 300.000	4.500.711.188,34
Over 300.000 (included)	3.311.540.413,20
Eligible assets in cover pool	53.239.827.710,98
Non eligible assets in cover pool	459.760.987,37
<u>Seasoning:</u>	
< 12 months	5.308.394.548,79
12-24 months	4.050.440.177,13
24-36 months	6.425.312.226,90
36-60 months	10.241.127.573,53
>60 months	22.828.721.432,77
<u>Interest rate type:</u>	
Floating not capped,	9.465.056.074,09
Floating capped	1.503.143.673,59
Fixed or reset < 2 year	78.526.310,31
Fixed or reset 2-5 year	762.225.534,96
Fixed or reset > 5 year	37.045.044.366,17
<u>Performance:</u>	
Not delinquent performing loans	48.707.527.366,88
Delinquent performing loans	146.468.592,24
Defaulted loans	40.170.655,27
<u>Remaining legal maturity:</u>	
< 12 months	48.005.177,15
1-5 years	1.697.063.878,96
over 5 years	47.108.926.903,01
<u>Outstanding Amount per Currency</u>	
Euro	48.853.995.959,12
Other (Amounts per each foreign currency)	-

Commercial mortgages:	
by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
<u>Unindexed LTV buckets:</u>	
0-40	1.349.866.242,49
40-50	868.083.526,79
50-60	923.139.595,89
60-70	716.620.177,98
70-80	753.537.150,61
80-85	53.375.981,15
85-90	36.133.445,94
90-95	34.838.413,19
95-100	57.062.032,01
100-105	8.986.640,05
105-115	21.053.112,36
115-	22.877.389,75
<u>Indexed LTV buckets:</u>	
0-40	2.862.263.219,78
40-50	1.124.337.236,44
50-60	798.148.639,09
60-70	34.839.622,18
70-80	9.377.054,95
80-85	3.410.706,25
85-90	4.091.910,30
90-95	140.836,16
95-100	453.066,61
100-105	0,00
105-115	1.822.952,02
115-	6.688.464,43
<u>Outstanding amount Buckets (in Eur):</u>	
0 (included) – 10.000	15.271.651,86
10.000 (included) – 25.000	109.324.566,59
25.000 (included) – 50.000	396.690.851,07
50.000 (included) – 75.000	504.882.658,88
75.000 (included) – 100.000	477.516.528,82
100.000 (included) – 150.000	660.536.348,33
150.000 (included) – 200.000	387.181.049,93
200.000 (included) – 300.000	443.299.943,37
Over 300.000 (included)	1.850.870.109,36
<u>Seasoning:</u>	
< 12 months,	83.129.899,23
12-24 months	194.833.291,87
24-36 months	361.885.217,69
36-60 months	760.892.958,34
>60 months	3.444.832.341,08
<u>Interest rate type:</u>	
Floating not capped,	2.906.878.900,17
Floating capped	162.363.953,09
Fixed or reset < 2 year	21.422.717,27
Fixed or reset 2-5 year	138.015.946,09
Fixed or reset > 5 year	1.616.892.191,65
<u>Performance:</u>	
Not delinquent performing loans	4.812.771.690,25
Delinquent performing loans	32.802.017,96
Defaulted loans	13.378.499,01
<u>Remaining legal maturity:</u>	
< 12 months	37.192.582,52
1-5 years	789.141.687,26
over 5 years	4.019.239.438,43
<u>Outstanding Amount per Currency</u>	
Euro	4.845.573.708,21
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

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 - ECAIs 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)	76,31				
E.3.1.2	Weighted Average Maturity (months)**	214,39				
OE.3.1.1	Weighted Average Margin (floating rate only)	174,68				
OE.3.1.2	Weighted Average Fixed Coupon (bps)	170,10				
OE.3.1.3	Weighted Average Floating Coupon (bps)	354,79				
OE.3.1.4	Loans to Employees	4,28				
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1<30 days	0,04%	0,48%	ND2	ND2	0,19%
E.3.2.2	30<60 days	0,17%	0,28%	ND2	ND2	0,10%
E.3.2.3	60<90 days	0,05%	0,17%	ND2	ND2	0,06%
E.3.2.4	90<180 days	0,07%	0,16%	ND2	ND2	0,10%
E.3.2.5	>= 180 days	0,05%	0,18%	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
<p>CONTENT OF Temporary Tab</p> <p><u>1. Share of assets affected by payment holidays caused by COVID 19</u></p> <p><u>2. Additional information on the cover pool section affected by payment holidays</u></p>	

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	12,85	103,00		0,0%	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
in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	39,23%	19,02%	6,09%	15,61%	4,65%
COV.2.1.2	principal deferred	3,94%	3,97%	1,84%	3,97%	1,69%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	43,2%	23,0%	7,9%	19,6%	6,3%
						100,0%