

# Harmonised Transparency Template

2024 Version

ITALY

Intesa Sanpaolo S.p.A.

Reporting Date: 31/05/2024

Cut-off Date: 31/05/2024



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# A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	Intesa Sanpaolo S.p.A.			
G.1.1.3	Labelled Cover Pool Name	ISP CB Ipotecario			
G.1.1.4	Link to Issuer's Website	<a href="https://group.intesasanpaolo.com/en/">https://group.intesasanpaolo.com/en/</a>			
G.1.1.5	Cut-off date	31/05/2024			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CRD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	<a href="https://www.coveredbondlabel.com/issuer/20/">https://www.coveredbondlabel.com/issuer/20/</a>			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mn)			
G.3.1.2	Outstanding Covered Bonds	34.560,1			
OG.3.1.1	Cover Pool Size (NPV) (mn)	22.960,0			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	34.648,2			
OG.3.1.3		23.494,0			
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Statutory	Voluntary	Contractual	Purpose
		>5%	43,0%	7,5%	Rating Agency Requirement
G.3.2.2	Total OC (absolute value in mn)	11.600,1			
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)			% Cover Pool
G.3.3.2	Public Sector	31.774,4			91,9%
G.3.3.3	Shipping	0,0			0,0%
G.3.3.4	Substitute Assets	2.785,7			8,1%
G.3.3.5	Other	0,0			0,0%
G.3.3.6	Total	34.560,1			100,0%
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		10,9	6,9		
G.3.4.2	Residual Life (mn)				
	By buckets:				
G.3.4.3	0 - 1 Y	21,9	ND3	0,1%	
G.3.4.4	1 - 2 Y	115,0	ND3	0,4%	
G.3.4.5	2 - 3 Y	179,8	ND3	0,6%	
G.3.4.6	3 - 4 Y	216,5	ND3	0,7%	
G.3.4.7	4 - 5 Y	226,2	ND3	0,7%	
G.3.4.8	5 - 10 Y	2.905,8	ND3	9,1%	
G.3.4.9	10+ Y	28.109,2	ND3	88,5%	
G.3.4.9	Total	31.774,4	0,0	100,0%	0,0%
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		4,9	5,9		
G.3.5.2	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	1.000,0	0,0	4,4%	0,0%
G.3.5.4	1 - 2 Y	3.600,0	1.000,0	15,7%	4,4%
G.3.5.5	2 - 3 Y	1.750,0	3.600,0	7,6%	15,7%
G.3.5.6	3 - 4 Y	3.210,0	1.750,0	14,0%	7,6%
G.3.5.7	4 - 5 Y	3.650,0	3.210,0	15,9%	14,0%
G.3.5.8	5 - 10 Y	8.000,0	9.950,0	34,8%	43,3%
G.3.5.9	10+ Y	1.750,0	3.450,0	7,6%	15,0%
G.3.5.10	Total	22.960,0	22.960,0	100,0%	100,0%
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.2	AUD	31.774,4	ND2	100,0%	0,0%
G.3.6.3	BRL	0,0	ND2	0,0%	0,0%
G.3.6.4	CAD	0,0	ND2	0,0%	0,0%
G.3.6.5	CHF	0,0	ND2	0,0%	0,0%
G.3.6.6	CZK	0,0	ND2	0,0%	0,0%
G.3.6.7	DKK	0,0	ND2	0,0%	0,0%
G.3.6.8	GBP	0,0	ND2	0,0%	0,0%
G.3.6.9	HKD	0,0	ND2	0,0%	0,0%
G.3.6.10	ISK	0,0	ND2	0,0%	0,0%
G.3.6.11	JPY	0,0	ND2	0,0%	0,0%
G.3.6.12	KRW	0,0	ND2	0,0%	0,0%
G.3.6.13	NOK	0,0	ND2	0,0%	0,0%
G.3.6.14	PLN	0,0	ND2	0,0%	0,0%
G.3.6.15	SEK	0,0	ND2	0,0%	0,0%
G.3.6.16	SGD	0,0	ND2	0,0%	0,0%
G.3.6.17	USD	0,0	ND2	0,0%	0,0%
G.3.6.18	Other	0,0	ND2	0,0%	0,0%
G.3.6.19	Total	31.774,4	0,0	100,0%	0,0%
7. Covered Bonds - Currency					
G.3.7.1	EUR	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.2	AUD	22.960,0	ND2	100,0%	0,0%
G.3.7.3	BRL	0,0	ND2	0,0%	0,0%
G.3.7.4	CAD	0,0	ND2	0,0%	0,0%
G.3.7.5	CHF	0,0	ND2	0,0%	0,0%
G.3.7.6	CZK	0,0	ND2	0,0%	0,0%
G.3.7.7	DKK	0,0	ND2	0,0%	0,0%
G.3.7.8	GBP	0,0	ND2	0,0%	0,0%
G.3.7.9	HKD	0,0	ND2	0,0%	0,0%
G.3.7.10	ISK	0,0	ND2	0,0%	0,0%
G.3.7.11	JPY	0,0	ND2	0,0%	0,0%
G.3.7.12	KRW	0,0	ND2	0,0%	0,0%
G.3.7.13	NOK	0,0	ND2	0,0%	0,0%
G.3.7.14	PLN	0,0	ND2	0,0%	0,0%
G.3.7.15	SEK	0,0	ND2	0,0%	0,0%
G.3.7.16	SGD	0,0	ND2	0,0%	0,0%
G.3.7.17	USD	0,0	ND2	0,0%	0,0%
G.3.7.18	Other	0,0	ND2	0,0%	0,0%
G.3.7.19	Total	22.960,0	0,0	100,0%	0,0%
8. Covered Bonds - Breakdown by interest rate					
G.3.8.1	Fixed coupon	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.2	Floating coupon	7.410,0	0,0	32,3%	0,0%
G.3.8.3	Other	15.550,0	22.960,0	67,7%	100,0%
G.3.8.4	Total	22.960,0	22.960,0	100,0%	100,0%
9. Substitute Assets - Type					
G.3.9.1	Cash	Nominal (mn)			% Substitute Assets
		2.785,7			100,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0			0,0%
G.3.9.3	Exposures to central banks	0,0			0,0%
G.3.9.4	Exposures to credit institutions	0,0			0,0%



G.3.9.5	Other		0,0	0,0%
G.3.9.6		Total	2.785,7	100,0%
<b>10. Substitute Assets - Country</b>				
			<b>Nominal (mn)</b>	<b>% Substitute Assets</b>
G.3.10.1	Domestic (Country of Issuer)		2.785,7	100,0%
G.3.10.2	Eurozone		0,0	0,0%
G.3.10.3	Rest of European Union (EU)		0,0	0,0%
G.3.10.4	European Economic Area (not member of EU)		0,0	0,0%
G.3.10.5	Switzerland		0,0	0,0%
G.3.10.6	Australia		0,0	0,0%
G.3.10.7	Brazil		0,0	0,0%
G.3.10.8	Canada		0,0	0,0%
G.3.10.9	Japan		0,0	0,0%
G.3.10.10	Korea		0,0	0,0%
G.3.10.11	New Zealand		0,0	0,0%
G.3.10.12	Singapore		0,0	0,0%
G.3.10.13	US		0,0	0,0%
G.3.10.14	Other		0,0	0,0%
G.3.10.15		Total EU	2.785,7	
G.3.10.16		Total	2.785,7	100,0%

<b>11. Liquid Assets</b>					
			<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets		2.785,7	8,1%	12,1%
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	2.785,7	8,1%	12,1%

<b>12. Bond List</b>				
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/20">https://www.coveredbondlabel.com/issuer/20</a>		

<b>13. Derivatives &amp; Swaps</b>				
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)		31.774,4	
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)		NB2	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)		1.689,4	
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				

#### 4. Compliance Art 14 CBD Check table

	Row	Row		
<i>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 14(2) of the Covered Bond Directive (EU) 2019/2162. 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 the issuer does not accept any responsibility in this regard.</i>				
G.4.1.1	(a) Value of the cover pool total assets:		38	
G.4.1.2	(a) Value of outstanding covered bonds:		39	
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="https://www.coveredbondlabel.com/issuer/20">https://www.coveredbondlabel.com/issuer/20</a>		
G.4.1.4	(c) Geographical distribution:		43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.5	(c) Type of cover assets:		52	
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.7	(c) Valuation Method:	<a href="#">link to Glossary HG 1.15</a>		
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets	80 for Shipping Assets
G.4.1.9	(d) Currency risk - cover pool:	111		
G.4.1.10	(d) Interest rate risk - covered bond:	163		
G.4.1.11	(d) Currency risk - covered bond:	137		
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:			
G.4.1.13	(e) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor
G.4.1.14	(e) Market Risk:	230 Derivatives and Swaps		
G.4.1.15	(e) Hedging Strategy:	18 for Harmonised Glossary		
G.4.1.16	(e) Maturity Structure - cover assets:	65		
G.4.1.17	(e) Maturity Structure - covered bond:	88		
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>		
G.4.1.19	(f) Levels of OC:	44		
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets	166 for Public Sector Assets	110 for Shipping Assets
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				

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

<b>129(1)</b>				
G.5.1.1	Exposure to credit institute credit quality step 1		0	
G.5.1.2	Exposure to credit institute credit quality step 2		0	
G.5.1.3	Exposure to credit institute credit quality step 3		0	
OG.5.1.1				
OG.5.1.2				
OG.5.1.3				
OG.5.1.4				

#### 6. Other relevant information

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



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
<b>1. Property Type Information</b>					
M.7.1.1	Residential	30,994.2			97.5%
M.7.1.2	Commercial	780.2			2.5%
M.7.1.3	Other	0.0			0.0%
M.7.1.4	Total	31,774.4			100.0%
<b>2. General Information</b>					
M.7.2.1	Number of mortgage loans	362,554	9,582		372,136
<b>3. Concentration Risks</b>					
M.7.3.1	10 largest exposures	0.1%	2.3%		0.1%
<b>4. Breakdown by Geography</b>					
M.7.4.1	European Union	100.0%	100.0%		100.0%
M.7.4.2	Austria	0.0%	0.0%		0.0%
M.7.4.3	Belgium	0.0%	0.0%		0.0%
M.7.4.4	Bulgaria	0.0%	0.0%		0.0%
M.7.4.5	Croatia	0.0%	0.0%		0.0%
M.7.4.6	Cyprus	0.0%	0.0%		0.0%
M.7.4.7	Czechia	0.0%	0.0%		0.0%
M.7.4.8	Denmark	0.0%	0.0%		0.0%
M.7.4.9	Estonia	0.0%	0.0%		0.0%
M.7.4.10	Finland	0.0%	0.0%		0.0%
M.7.4.11	France	0.0%	0.0%		0.0%
M.7.4.12	Germany	0.0%	0.0%		0.0%
M.7.4.13	Greece	0.0%	0.0%		0.0%
M.7.4.14	Netherlands	0.0%	0.0%		0.0%
M.7.4.15	Hungary	0.0%	0.0%		0.0%
M.7.4.16	Ireland	0.0%	0.0%		0.0%
M.7.4.17	Italy	100.0%	100.0%		100.0%
M.7.4.18	Latvia	0.0%	0.0%		0.0%
M.7.4.19	Lithuania	0.0%	0.0%		0.0%
M.7.4.20	Luxembourg	0.0%	0.0%		0.0%
M.7.4.21	Malta	0.0%	0.0%		0.0%
M.7.4.22	Poland	0.0%	0.0%		0.0%
M.7.4.23	Portugal	0.0%	0.0%		0.0%
M.7.4.24	Romania	0.0%	0.0%		0.0%
M.7.4.25	Slovakia	0.0%	0.0%		0.0%
M.7.4.26	Slovenia	0.0%	0.0%		0.0%
M.7.4.27	Spain	0.0%	0.0%		0.0%
M.7.4.28	Sweden	0.0%	0.0%		0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
M.7.4.30	Iceland	0.0%	0.0%		0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%		0.0%
M.7.4.32	Norway	0.0%	0.0%		0.0%
M.7.4.33	Other	0.0%	0.0%		0.0%
M.7.4.34	Switzerland	0.0%	0.0%		0.0%
M.7.4.35	United Kingdom	0.0%	0.0%		0.0%
M.7.4.36	Australia	0.0%	0.0%		0.0%
M.7.4.37	Brazil	0.0%	0.0%		0.0%
M.7.4.38	Canada	0.0%	0.0%		0.0%
M.7.4.39	Japan	0.0%	0.0%		0.0%
M.7.4.40	Korea	0.0%	0.0%		0.0%
M.7.4.41	New Zealand	0.0%	0.0%		0.0%
M.7.4.42	Singapore	0.0%	0.0%		0.0%
M.7.4.43	US	0.0%	0.0%		0.0%
M.7.4.44	Other	0.0%	0.0%		0.0%
<b>5. Breakdown by regions of main country of origin</b>					
M.7.5.1	Lombardia	30.1%	24.6%		30.0%
M.7.5.2	Piemonte	8.8%	10.6%		8.9%
M.7.5.3	Veneto	6.6%	5.9%		6.5%
M.7.5.4	Liguria	4.1%	5.1%		4.1%
M.7.5.5	Emilia Romagna	5.7%	6.0%		5.7%
M.7.5.6	Friuli Venezia Giulia	2.2%	1.9%		2.2%
M.7.5.7	Trentino Alto Adige	0.8%	0.8%		0.8%
M.7.5.8	Valle d'Aosta	0.3%	0.5%		0.3%
M.7.5.9	Lazio	12.7%	11.0%		12.7%
M.7.5.10	Toscana	5.8%	7.5%		5.8%
M.7.5.11	Umbria	1.1%	1.9%		1.2%
M.7.5.12	Abruzzo	1.4%	1.8%		1.4%
M.7.5.13	Marche	1.9%	1.9%		1.9%
M.7.5.14	Puglia	5.3%	7.1%		5.3%
M.7.5.15	Sardegna	2.7%	2.7%		2.7%
M.7.5.16	Sicilia	4.1%	3.7%		4.1%
M.7.5.17	Calabria	0.6%	0.8%		0.6%
M.7.5.18	Campania	5.3%	5.6%		5.3%
M.7.5.19	Basilicata	0.3%	0.5%		0.3%
M.7.5.20	Molise	0.2%	0.2%		0.2%
M.7.5.21	Total	100.0%	100.0%		100.0%
<b>6. Breakdown by Interest Rate</b>					
M.7.6.1	Fixed rate	81.7%	80.9%		81.7%
M.7.6.2	Floating rate	18.3%	19.1%		18.3%
M.7.6.3	Other	0.0%	0.0%		0.0%
<b>7. Breakdown by Repayment Type</b>					
M.7.7.1	Bullet / Interest only	0.0%	0.0%		0.0%
M.7.7.2	Amortising	100.0%	100.0%		100.0%
M.7.7.3	Other	0.0%	0.0%		0.0%
<b>8. Loan Seasoning</b>					
M.7.8.1	Up to 12 months	5.9%	2.1%		5.8%
M.7.8.2	> 12 <= 24 months	18.7%	18.1%		18.4%
M.7.8.3	> 24 <= 36 months	10.8%	6.4%		10.7%
M.7.8.4	> 36 <= 60 months	14.4%	15.9%		14.4%
M.7.8.5	> 60 months	50.2%	67.6%		50.7%
<b>9. Non-Performing Loans (NPLs)</b>					
M.7.9.1	% NPLs	0.1%	0.1%		0.1%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.1%	0.1%		0.1%
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
M.7A.10.1	Average loan size (000s)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		85.5			
By buckets (mn):					
M.7A.10.2	0 (included) – 10k	67.7	12,022	0.2%	3.3%
M.7A.10.3	10k (included) – 25k	516.3	29,134	1.7%	8.0%
M.7A.10.4	25k (included) – 50k	2,695.3	70,580	8.7%	19.5%
M.7A.10.5	50k (included) – 75k	4,670.2	74,925	15.1%	20.7%
M.7A.10.6	75k (included) – 100k	5,648.3	64,859	18.2%	17.9%
M.7A.10.7	100k (included) – 150k	8,510.1	70,193	27.5%	19.4%
M.7A.10.8	150k (included) – 200k	4,277.6	24,975	13.8%	6.9%
M.7A.10.9	200k (included) – 300k	2,809.8	11,895	9.1%	3.3%
M.7A.10.10	Over 300k (included)	1,798.9	3,971	5.8%	1.1%
M.7A.10.26	Total	30,994.2	362,554	100.0%	100.0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7A.11.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		66.0%			
By LTV buckets (mn):					
M.7A.11.2	>0 <=40 %	2,790.4	53,790	9.0%	14.8%
M.7A.11.3	>40 <=50 %	3,392.3	47,514	10.9%	13.1%
M.7A.11.4	>50 <=60 %	3,284.5	40,272	10.6%	11.1%
M.7A.11.5	>60 <=70 %	5,863.1	61,888	18.9%	17.1%
M.7A.11.6	>70 <=80 %	14,001.4	139,538	45.2%	38.5%
M.7A.11.7	>80 <=90 %	870.6	9,387	2.8%	2.6%
M.7A.11.8	>90 <=100 %	777.4	10,009	2.5%	2.8%
M.7A.11.9	>100%	14.4	156	0.0%	0.0%
M.7A.11.10	Total	30,994.2	362,554	100.0%	100.0%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					



M.7A.12.1	Weighted Average LTV (%)	52,7%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	7.606,4	145.455	24,5%	40,1%
M.7A.12.3	>40 - <=50 %	4.405,2	49.007	14,2%	13,5%
M.7A.12.4	>50 - <=60 %	5.942,4	58.457	19,2%	16,1%
M.7A.12.5	>60 - <=70 %	7.587,1	66.295	24,5%	18,3%
M.7A.12.6	>70 - <=80 %	5.409,0	42.970	17,5%	11,9%
M.7A.12.7	>80 - <=90 %	22,7	189	0,1%	0,1%
M.7A.12.8	>90 - <=100 %	9,7	86	0,0%	0,0%
M.7A.12.9	>100%	11,7	95	0,0%	0,0%
M.7A.12.10	Total	30.994,2	362.554	100,0%	100,0%
<b>13. Breakdown by type % Residential Loans</b>					
M.7A.13.1	Owner occupied	93,2%			
M.7A.13.2	Second home/Holiday houses	6,7%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	0,2%			
<b>14. Loan by Ranking % Residential Loans</b>					
M.7A.14.1	1st lien / No prior ranks	99,7%			
M.7A.14.2	Guaranteed	0,3%			
M.7A.14.3	Other	0,0%			
<b>15. EPC Information of the financed RRE - optional</b>					
M.7A.15.18	no data	ND2	ND2		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
<b>16. Average energy use intensity (kWh/m2 per year) - optional</b>					
M.7A.16.18	no data	ND2	ND2		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
<b>17. Property Age Structure - optional</b>					
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 - 2010	ND2	ND2		
M.7A.17.10	2011 - 2015	ND2	ND2		
M.7A.17.11	2016 - 2020	ND2	ND2		
M.7A.17.12	2021 and onwards	ND2	ND2		
M.7A.17.13	no data	ND2	ND2		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
M.7A.17.1					
M.7A.17.2					
M.7A.17.3					
M.7A.17.4					
M.7A.17.5					
M.7A.17.6					
M.7A.17.7					
M.7A.17.8					
M.7A.17.9					
M.7A.17.10					
<b>18. Dwelling type - optional</b>					
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%
M.7A.18.1					
<b>19. New Residential Property - optional</b>					
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					
<b>20. CO2 emission - by dwelling type - as per national availability</b>					
M.7A.20.1	House, detached or semi-detached	ND2	ND2	ND2	
M.7A.20.2	Flat or Apartment	ND2	ND2	ND2	
M.7A.20.3	Bungalow	ND2	ND2	ND2	
M.7A.20.4	Terraced House	ND2	ND2	ND2	
M.7A.20.5	Multifamily House	ND2	ND2	ND2	
M.7A.20.6	Land Only	ND2	ND2	ND2	
M.7A.20.7	other	ND2	ND2	ND2	
M.7A.20.8	no data	ND2	ND2	ND2	
M.7A.20.9	Total	0,0	0,0	ND2	
M.7A.20.10	Weighted Average			ND2	
<b>7.B Commercial Cover Pool</b>					
<b>21. Loan Size Information</b>					
M.7B.21.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		81,4			
	By buckets (mn):				
M.7B.21.2	0 (Included) - 10k	2,5	440	0,3%	4,6%
M.7B.21.3	10k (Included) - 25k	18,9	1.069	2,4%	11,2%
M.7B.21.4	25k (Included) - 50k	87,6	2.311	11,2%	24,1%
M.7B.21.5	50k (Included) - 75k	121,5	1.955	15,6%	20,4%
M.7B.21.6	75k (Included) - 100k	122,0	1.409	15,6%	14,7%
M.7B.21.7	100k (Included) - 150k	165,7	1.365	21,2%	14,2%
M.7B.21.8	150k (Included) - 200k	89,2	522	11,4%	5,4%
M.7B.21.9	200k (Included) - 300k	79,3	328	10,2%	3,4%
M.7B.21.10	Over 300k (Included)	93,6	183	12,0%	1,9%
M.7B.21.26	Total	780,2	9.582	100,0%	100,0%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7B.22.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		56,6%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	136,3	2.219	17,5%	23,2%
M.7B.22.3	>40 - <=50 %	143,3	1.863	18,4%	19,4%
M.7B.22.4	>50 - <=60 %	142,2	1.627	18,2%	17,0%
M.7B.22.5	>60 - <=70 %	191,8	2.163	24,6%	22,6%
M.7B.22.6	>70 - <=80 %	155,9	1.563	20,0%	16,3%
M.7B.22.7	>80 - <=90 %	5,0	74	0,6%	0,8%
M.7B.22.8	>90 - <=100 %	4,2	60	0,5%	0,6%
M.7B.22.9	>100%	1,4	13	0,2%	0,1%
M.7B.22.10	Total	780,2	9.582	100,0%	100,0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>					
M.7B.23.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		40,8%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	338,8	5.559	43,4%	58,0%
M.7B.23.3	>40 - <=50 %	152,0	1.569	19,5%	16,4%
M.7B.23.4	>50 - <=60 %	286,4	2.434	36,7%	25,4%
M.7B.23.5	>60 - <=70 %	2,1	13	0,3%	0,1%
M.7B.23.6	>70 - <=80 %	0,2	2	0,0%	0,0%
M.7B.23.7	>80 - <=90 %	0,1	1	0,0%	0,0%
M.7B.23.8	>90 - <=100 %	0,6	3	0,1%	0,0%
M.7B.23.9	>100%	0,0	1	0,0%	0,0%
M.7B.23.10	Total	780,2	9.582	100,0%	100,0%
<b>24. Breakdown by Type % Commercial loans</b>					
M.7B.24.1	Retail	ND3			
M.7B.24.2	Office	ND3			
M.7B.24.3	Hotel/Tourism	ND3			
M.7B.24.4	Shopping malls	ND3			
M.7B.24.5	Industry	ND3			
M.7B.24.6	Agriculture	ND3			
M.7B.24.7	Other commercially used	ND3			
M.7B.24.8	Hospital	ND3			



M.7B.24.9	School	ND3			
M.7B.24.10	other RE with a social relevant purpose	ND3			
M.7B.24.11	Land	ND3			
M.7B.24.12	Property developers / Building under construction	ND3			
M.7B.24.13	Other	ND3			
<b>25. EPC information of the financed CRE - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
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					
<b>26. Average energy use intensity (kWh/m2 per year) - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
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					
<b>27. CRE Age Structure - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
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 - 2010	ND2	ND2		
M.7B.27.10	2011 - 2015	ND2	ND2		
M.7B.27.11	2016 - 2020	ND2	ND2		
M.7B.27.12	2021 and onwards	ND2	ND2		
M.7B.27.13	no data	ND2	ND2		
M.7B.27.14	Total	0,0	0	0,0%	0,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
<b>28. New Commercial Property - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
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%
<b>29. CO2 emission related to CRE - as per national availability</b>					
		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (LTV adjusted) (per year)</b>	<b>kg CO2/m2 (per year)</b>	
M.7B.29.1	Retail	ND2	ND2	ND2	
M.7B.29.2	Office	ND2	ND2	ND2	
M.7B.29.3	Hotel/Tourism	ND2	ND2	ND2	
M.7B.29.4	Shopping malls	ND2	ND2	ND2	
M.7B.29.5	Industry	ND2	ND2	ND2	
M.7B.29.6	Agriculture	ND2	ND2	ND2	
M.7B.29.7	Other commercially used	ND2	ND2	ND2	
M.7B.29.8	Hospital	ND2	ND2	ND2	
M.7B.29.9	School	ND2	ND2	ND2	
M.7B.29.10	other RE with a social relevant purpose	ND2	ND2	ND2	
M.7B.29.11	Land	ND2	ND2	ND2	
M.7B.29.12	Property developers / Building under construction	ND2	ND2	ND2	
M.7B.29.13	Other	ND2	ND2	ND2	
M.7B.29.14	no data	ND2	ND2	ND2	
M.7B.29.15	Total	0,0	0,0		
M.7B.29.16	Weighted Average			ND2	
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
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	Maturity Extension Triggers	<a href="https://group.intesasanpaolo.com/it/investor-relations/prospetti/emissioni-internazionali/obbligazioni-bancarie/programma-obg-mutui-ipotecari-isp/programma-obg-mutui-ipotecari-isp">https://group.intesasanpaolo.com/it/investor-relations/prospetti/emissioni-internazionali/obbligazioni-bancarie/programma-obg-mutui-ipotecari-isp/programma-obg-mutui-ipotecari-isp</a>
HG.1.8	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.1.9	LTVs: Calculation of property/shipping value	Valuation of the property are made with Nomisma data
HG.1.10	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.1.11	LTVs: Frequency and time of last valuation	Valuation of the property is made with Nomisma data on semi-annual basis
HG.1.12	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.1.13	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. Loans in arrears more than 90 days, considering the full outstanding amount of the loan, not only the amount in arrears and limitedly to the performing portfolio here represented. Defaulted loans are excluded.
HG.1.14	Non-performing loans	Loans in arrears more than 90 days, considering the full outstanding amount of the loan, not only the amount in arrears and limitedly to the performing portfolio here represented. Defaulted loans are excluded.
HG.1.15	Valuation Method	A prudential market value is applied, which is similar to mortgage lending value definition
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
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	ND2
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	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	please note that only fixed coupon bonds are hedged
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

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

**General issuer information**

Table A. General Issuer Detail	(million Euro)	(million Euro)	(million Euro)
<b>Key information regarding issuers' balance sheet</b> (at most recent reporting date and for the preceding two fiscal years)	31/12/2023	31/12/2022	31/12/2021
Total Balance Sheet Assets	963.570	975.683	1.069.003
Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year (*) revised data including ISP OBG program	2.161	15.301	9.283
Gross loans/asset entry of eligible collateral in cover pool in previous years			
Tier 1 Ratio (%)	16,3%	16,2%	16,4%
Market Capitalisation	48.331	39.459	44.185
<b>Total customer deposit</b>			
Direct deposits from banking business	576.136	545.386	555.565
Direct deposits from insurance business <sup>(1)</sup>	172.746	173.597	204.479
Outstanding Covered Bonds (excluding Not Rated Covered Bonds)	68.945	70.970	74.096
<b>Funding (amounts)</b>	<b>31/12/2023</b>	<b>31/12/2022</b>	<b>31/12/2021</b>
<b>Covered bonds</b>			
<b>Mortgage vs public sector</b>			
Mortgage	67.095	67.870	70.521
Public Sector	1.850	3.100	3.575
<b>Jumbo vs other</b>			
Jumbo	65.325	67.400	68.875
Other	3.620	3.570	5.221
<b>by currency</b>			
EUR	68.945	70.970	74.096
GBP	0	0	0
USD	0	0	0
other	0	0	0
<b>Registered vs bearer</b>			
registered	610	610	610
bearer	68.335	70.360	73.486
<b>by legal final maturity</b>			
1-5 years	36.910	35.935	34.136
5-10 years	20.675	18.825	20.860
over 10 years	11.360	16.210	19.100
<b>Customer deposits (Deposits and current accounts)[1]</b>	<b>31/12/2023</b>	<b>31/12/2022</b>	<b>31/12/2021</b>
<b>by legal maturity</b>			
up to 30 days	383.174	422.337	431.002
up to 1 year	24.381	10.253	9.889
1 year and beyond	3.515	3.489	3.681
<b>by currency</b>			
EUR	385.920	404.715	416.202
GBP	NA	NA	NA
USD	NA	NA	NA
other	25.150	31.364	28.370
<b>Customer loans (amounts)</b>			
<b>Composition by<sup>2</sup></b>			
<b>Maturity</b>			
0 <= 1 year	156.583	152.835	156.252
< 1 <= 5 years	146.811	164.680	175.711
over 5 years	135.199	137.459	136.271
<b>Currency</b>			
EUR	403.564	417.050	426.229
USD	NA	NA	NA
Other	35.029	37.924	42.005
Non-performing loans (net exposures)	4.965	5.496	7.077
Loan loss provisions (total adjustments)	4.931	5.146	8.172
<b>Status of covered bonds</b>			
Eligibility for repo transaction with central bank (Yes/No)			Yes
UCITS compliance (Yes/No)			Yes
CRD compliance (Yes/No)			Yes



<sup>(1)</sup> "Direct deposits from insurance business and technical reserves" for 31.12.2022 and 31.12.2021

## Cover Pool Data

Table B. Cover Pool Data	(Euro)
Date of reporting data:	31/05/2024
<b>General cover pool information</b>	
Nominal value of mortgage cover pool size (performing)	31.774.414.113,54
Liquidity included in the cover pool	2.785.727.346,19
Other Eligible Assets	-
Nominal value of outstanding covered bond	22.960.000.000,00
<b>Overcollateralisation information</b>	
Current overcollateralisation ratio	150,52%
By law	>100,00%
Contractual	107,50%
Committed to rating agencies/others (lowest ratio)	107,50%
Inclusion/Eligibility of ABS in the Cover pool (Yes/No)	Yes
% ABS	0,00%
% substitute asset	0,00%
Weighted LTV unindexed <i>(intended as original loan and on original property value)</i>	65,78%
Weighted LTV indexed <i>(intended as current loan on updated property value – e.g. NOMISMA)</i>	52,41%
WAL of cover pool (residual years)	10,86
WAL of outstanding cover bond (residual years)	4,95
<b>Maturity structure cover pool/cover bond</b>	
<b>Assets: Remaining Legal maturity</b>	
0-1 year	21.937.468,01
1-2 year	115.043.286,62
2-3 year	179.799.492,77
3-5 year	442.669.813,66
5-10 year	2.905.811.739,62
10 year or longer	28.109.152.312,87
<b>CBs: Remaining Legal maturity</b>	
0-1 year	1.000.000.000,00
1-2 year	3.600.000.000,00
2-3 year	1.750.000.000,00
3-4 year	3.210.000.000,00
4-5 year	3.650.000.000,00
5-10 year	8.000.000.000,00
10 year or longer	1.750.000.000,00
<b>Composition of the mortgage cover pool (data specific to commercial and residential mortgages)</b>	
Percentage of residential mortgages in the cover pool	97,54%
Percentage of commercial mortgages in the cover pool	2,46%
Percentage of non-first lien mortgages in the cover pool	0,33%
Percentage of insured mortgages in the cover pool	100%
<b>Geographical distribution of loans in the cover pool</b>	
South	18,51%
Centre	23,04%
North	58,44%
<b>Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers</b>	
Sum of the 5 biggest borrowers	24.843.864,36
Percentage of the 5 biggest borrowers	0,08%
Sum of the 10 biggest borrowers	40.466.271,43
Percentage of the 10 biggest borrowers	0,13%
Presence of soft/hard bullet structures in the mortgage cover bond	100% Soft Bullet
If present, length of the extension periods	1 year
Inclusion of derivatives included in the cover pool	Yes Being some Capped floating rate loans included in the portfolio, a derivative component is embedded in the above mentioned loans.
Percentage of ECB eligible ABS in cover pool	0%
Percentage of loans more than 90 days past due <i>(excluded Defaulted Receivables)</i>	0,07%

<b>Residential mortgages:</b>	
Percentage of interest only loans	0%
Percentage of self-certified loans	0%
Percentage of limited certification loans	0%
<b>Repayment type (repayment/interest-only)</b>	
Repayments	100% (contractual repayment)
Interest-only	0%
<b>Residential Cover Pool Pivot table (amounts)</b>	
<b>Unindexed LTV buckets:</b>	
0-40	2.790.380.371,33
40-50	3.392.342.446,09
50-60	3.284.470.393,83
60-70	5.863.120.852,24
70-80	14.001.418.243,53
80-85	441.546.926,64
85-90	429.080.742,39
90-95	688.056.560,64
95-100	89.347.299,96
100-105	4.788.935,75
105-115	5.933.940,56
115-	3.682.517,07
<b>Indexed LTV buckets:</b>	
0-40	7.606.383.667,79
40-50	4.405.178.973,79
50-60	5.942.418.333,92
60-70	7.587.066.329,70
70-80	5.409.045.777,87
80-85	15.260.627,78
85-90	7.391.270,45
90-95	5.007.370,63
95-100	4.725.567,29
100-105	2.748.713,08
105-115	4.095.342,79
115-	4.847.254,92
<b>Outstanding amount Buckets (in Eur):</b>	
0 (Included) – 10.000	67.669.731,26
10.000 (Included) – 25.000	516.252.357,70
25.000 (Included) – 50.000	2.695.287.340,01
50.000 (Included) – 75.000	4.670.222.163,46
75.000 (Included) – 100.000	5.648.304.756,48
100.000 (Included) – 150.000	8.510.118.745,06
150.000 (Included) – 200.000	4.277.625.278,24
200.000 (Included) – 300.000	2.809.828.321,09
Over 300.000 (Included)	1.798.860.536,71
<b>Eligible assets in cover pool</b>	<b>31.646.844.937,09</b>
<b>Non eligible assets in cover pool</b>	<b>127.569.176,45</b>
<b>Seasoning:</b>	
< 12 months	1.814.249.093,63
12-24 months	5.792.844.246,18
24-36 months	3.357.526.175,71
36-60 months	4.462.364.611,28
>60 months	15.567.185.103,21
<b>Interest rate type:</b>	
Floating not capped,	3.548.830.484,83
Floating capped	2.130.312.113,69
Fixed or reset < 2 year	66.404.097,21
Fixed or reset 2-5 year	378.296.600,20
Fixed or reset > 5 year	24.870.325.934,08
<b>Performance:</b>	
Not delinquent performing loans	30.930.903.497,12
Delinquent performing loans	63.265.732,89
Defaulted loans	15.335.335,88
<b>Remaining legal maturity:</b>	
< 12 months	20.795.963,53
1-5 years	692.713.999,35
over 5 years	30.280.659.267,13
<b>Outstanding Amount per Currency:</b>	
Euro	30.994.169.230,01
Other (Amounts per each foreign currency)	-

<b>Commercial mortgages:</b>	
by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
Unindexed LTV buckets:	
0-40	136.325.463,18
40-50	143.305.031,29
50-60	142.241.926,35
60-70	191.790.320,37
70-80	155.939.615,83
80-85	4.016.283,51
85-90	1.025.702,64
90-95	2.246.688,58
95-100	1.979.087,80
100-105	198.159,58
105-115	615.061,87
115-	561.542,54
Indexed LTV buckets:	
0-40	338.820.406,60
40-50	152.024.103,00
50-60	286.356.017,83
60-70	2.065.619,06
70-80	177.764,33
80-85	0,00
85-90	147.071,44
90-95	175.711,78
95-100	442.497,35
100-105	0,00
105-115	35.692,12
115-	0,00
Outstanding amount Buckets (in Eur):	
0 (included) – 10.000	2.468.745,23
10.000 (included) – 25.000	18.927.811,52
25.000 (included) – 50.000	87.573.098,02
50.000 (included) – 75.000	121.480.772,23
75.000 (included) – 100.000	121.962.217,23
100.000 (included) – 150.000	165.731.660,23
150.000 (included) – 200.000	89.200.148,89
200.000 (included) – 300.000	79.334.429,53
Over 300.000 (included)	93.566.500,65
Seasoning:	
< 12 months,	16.535.074,57
12-24 months	63.058.840,39
24-36 months	49.737.783,18
36-60 months	123.747.933,29
>60 months	527.165.252,10
Interest rate type:	
Floating not capped,	131.106.103,18
Floating capped	17.791.294,16
Fixed or reset < 2 year	4.382.184,99
Fixed or reset 2-5 year	26.163.334,02
Fixed or reset > 5 year	600.801.967,18
Performance:	
Not delinquent performing loans	775.777.764,61
Delinquent performing loans	4.467.118,92
Defaulted loans	1.121.651,03
Remaining legal maturity:	
< 12 months	1.141.504,47
1-5 years	44.798.593,70
over 5 years	734.304.785,36
Outstanding Amount per Currency:	
Euro	780.244.883,53
Other (Amounts per each foreign currency)	0
<b>Composition of the public cover pool</b>	
Public Cover Pool Pivot table	
Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors	N.A.
Proportion of bonds and loans	N.A.
Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company, etc)	N.A.
Country Exposure (10 biggest borrowers)	N.A.
Presence of soft/hard bullet structures in the public sector covered bond	N.A.
if present, length of the extension periods	N.A.
Inclusion of derivatives included in the cover pool	N.A.

## Key Concepts Explanation

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

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

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

## Additional information

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

[1] As required by the instructions of the Bank of Italy, the information is provided solely with respect to the banking group, as defined in the Supervisory Instructions, and include the share proportional to the interest held of the assets and liabilities of jointly controlled banking, financial and instrumental companies consolidated proportionally for regulatory purposes. Amounts are stated gross of transactions with other companies within the scope of consolidation.



This addendum is optional

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

HTT 2024

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 Counterparty	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Servicer	Intesa Sanpaolo S.p.A.	ZWBENBUJ78PMDQKZNC08			
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.	ZWBENBUJ78PMDQKZNC08			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Intesa Sanpaolo S.p.A.	ZWBENBUJ78PMDQKZNC08			
E.1.1.8	Standby account bank	Credito Agricolo - CIB	1VUV7V9F8R0DQ22A208			
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.	815600382P0002028451			
OE.1.1.1	where applicable - paying agent	Deutsche Bank S.p.A.	529900557WCKRZLUSW60			
2. Additional information on the swaps						
	Swap Counterparty	Guarantor (if applicable)	Legal Entity Identifier (LEI)*			
E.2.1.1	Intesa Sanpaolo S.p.A.	ND2	ZWBENBUJ78PMDQKZNC08			
3. Additional information on the asset distribution						
3. General information			Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		6,11			
OE.3.1.1	Weighted Average Maturity (years)**		19,69			
E.3.1.2						
OE.3.1.2						
E.3.1.3						
OE.3.1.3						
E.3.1.4						
OE.3.1.4						
3. Asset Information						
	% Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	0-30 days	0,04%	0,10%	ND2	ND2	0,14%
E.3.2.2	30-60 days	0,11%	0,20%	ND2	ND2	0,12%
E.3.2.3	60-90 days	0,03%	0,27%	ND2	ND2	0,10%
E.3.2.4	90-180 days	0,04%	0,05%	ND2	ND2	0,05%
E.3.2.5	>= 180 days	0,03%	0,04%	ND2	ND2	0,03%
OE.3.2.1						
OE.3.2.2						

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

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

