

Harmonised Transparency Template

2024 Version

ITALY

Intesa Sanpaolo S.p.A.

Reporting Date: 30/06/2024

Cut-off Date: 30/06/2024



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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	UBI Finance Srl			
G.1.1.4	Link to Issuer's Website	https://grupointesasanpaolo.com/en/			
G.1.1.5	Cut-off date	30/06/2024			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	N			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	https://www.coveredbondlabel.com			
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) 7,972.7			
G.3.1.2	Outstanding Covered Bonds	5,450.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	7,721.2			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	5,265.2			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Statutory	Voluntary	Contractual	Purpose
		>0%	33.3%	13.0%	Rating Agency Requirement
G.3.2.2	Total OC (absolute value in mn)	2,522.7			
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)			% Cover Pool
G.3.3.2	Public Sector	6,864.5			86.1%
G.3.3.3	Shipping	0.0			0.0%
G.3.3.4	Substitute Assets	1,108.2			13.9%
G.3.3.5	Other	0.0			0.0%
G.3.3.6	Total	7,972.7			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
		8.5	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	16.1	ND3	0.2%	
G.3.4.3	1 - 2 Y	50.5	ND3	0.7%	
G.3.4.4	2 - 3 Y	80.5	ND3	1.2%	
G.3.4.5	3 - 4 Y	106.4	ND3	1.5%	
G.3.4.6	4 - 5 Y	148.0	ND3	2.2%	
G.3.4.7	5 - 10 Y	1,050.9	ND3	15.3%	
G.3.4.8	10+ Y	5,412.0	ND3	78.8%	
G.3.4.9	Total	6,864.5	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
		2.5	3.5		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	1,750.0	0.0	22.1%	0.0%
G.3.5.3	1 - 2 Y	500.0	1,750.0	9.2%	32.1%
G.3.5.4	2 - 3 Y	1,000.0	500.0	18.3%	9.2%
G.3.5.5	3 - 4 Y	1,250.0	1,000.0	22.9%	18.3%
G.3.5.6	4 - 5 Y	200.0	1,250.0	3.7%	22.9%
G.3.5.7	5 - 10 Y	750.0	950.0	13.8%	17.4%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	5,450.0	5,450.0	100.0%	100.0%
G.3.5.10					
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	0.0	ND2	0.0%	100.0%
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	6,864.5	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	5,450.0	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	5,450.0	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	5,250.0	ND2	96.3%	3.7%
G.3.8.3	Other	200.0	ND2	3.7%	0.0%
G.3.8.4	Total	5,450.0	0.0	100.0%	0.0%
9. Substitute Assets - Type					
G.3.9.1	Cash	Nominal (mn)			% Substitute Assets
		1,108.2			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	1,108.2			100.0%



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of issuer)	1.108,2	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	1.108,2	
G.3.10.16	Total	1.108,2	100,0%

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	1.108,2	13,9%	20,3%
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	1.108,2	13,9%	20,3%

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)	6.864,5
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
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	ND2
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		
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:	https://www.coveredbondlabel.com		
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:	link to Glossary HG.1.15		116 for Shipping Assets
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	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps		
G.4.1.15	(d) 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 triagers:	link to Glossary HG 1.7		
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) 129(1)

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	1.108,2
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

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 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
1. Property Type Information					
M.7.1.1	Residential	6.864.5	100.0%	0.0%	100.0%
M.7.1.2	Commercial	0.0	0.0%	0.0%	0.0%
M.7.1.3	Other	0.0	0.0%	0.0%	0.0%
M.7.1.4	Total	6.864.5	100.0%	0.0%	100.0%
2. General Information					
M.7.2.1	Number of mortgage loans	102.585	0	0	102.585
3. Concentration Risks					
M.7.3.1	10 largest exposures	0.2%	0.2%	0.0%	0.2%
4. Breakdown by Geography					
M.7.4.1	European Union	100.0%	100.0%	0.0%	100.0%
M.7.4.2	Austria	0.0%	0.0%	0.0%	0.0%
M.7.4.3	Belgium	0.0%	0.0%	0.0%	0.0%
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%	0.0%	0.0%
M.7.4.7	Czechia	0.0%	0.0%	0.0%	0.0%
M.7.4.8	Denmark	0.0%	0.0%	0.0%	0.0%
M.7.4.9	Estonia	0.0%	0.0%	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%	0.0%	0.0%
M.7.4.17	Italy	100.0%	100.0%	0.0%	100.0%
M.7.4.18	Latvia	0.0%	0.0%	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%	0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%	0.0%	0.0%
M.7.4.33	Other	0.0%	0.0%	0.0%	0.0%
M.7.4.34	Switzerland	0.0%	0.0%	0.0%	0.0%
M.7.4.35	United Kingdom	0.0%	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%	0.0%
M.7.4.44	Other	0.0%	0.0%	0.0%	0.0%
5. Breakdown by regions of main country of origin					
M.7.5.1	Lombardia	36.6%	36.6%	0.0%	36.6%
M.7.5.2	Piemonte	6.9%	6.9%	0.0%	6.9%
M.7.5.3	Veneto	3.3%	3.3%	0.0%	3.3%
M.7.5.4	Liguria	4.4%	4.4%	0.0%	4.4%
M.7.5.5	Emilia Romagna	5.4%	5.4%	0.0%	5.4%
M.7.5.6	Friuli Venezia Giulia	0.5%	0.5%	0.0%	0.5%
M.7.5.7	Trentino Alto Adige	0.1%	0.1%	0.0%	0.1%
M.7.5.8	Valle d'Aosta	0.1%	0.1%	0.0%	0.1%
M.7.5.9	Lazio	17.4%	17.4%	0.0%	17.4%
M.7.5.10	Toscana	2.7%	2.7%	0.0%	2.7%
M.7.5.11	Lombardia	0.8%	0.8%	0.0%	0.8%
M.7.5.12	Abruzzo	2.3%	2.3%	0.0%	2.3%
M.7.5.13	Marche	4.4%	4.4%	0.0%	4.4%
M.7.5.14	Puglia	3.2%	3.2%	0.0%	3.2%
M.7.5.15	Sardegna	2.4%	2.4%	0.0%	2.4%
M.7.5.16	Sicilia	1.8%	1.8%	0.0%	1.8%
M.7.5.17	Calabria	1.8%	1.8%	0.0%	1.8%
M.7.5.18	Campania	5.2%	5.2%	0.0%	5.2%
M.7.5.19	Basilicata	0.5%	0.5%	0.0%	0.5%
M.7.5.20	Molise	0.2%	0.2%	0.0%	0.2%
M.7.5.21	Total	100.0%	100.0%	0.0%	100.0%
6. Breakdown by Interest Rate					
M.7.6.1	Fixed rate	49.7%	49.7%	0.0%	49.7%
M.7.6.2	Floating rate	50.3%	50.3%	0.0%	50.3%
M.7.6.3	Other	0.0%	0.0%	0.0%	0.0%
7. Breakdown by Repayment Type					
M.7.7.1	Bullet / Interest only	0.0%	0.0%	0.0%	0.0%
M.7.7.2	Amortising	100.0%	100.0%	0.0%	100.0%
M.7.7.3	Other	0.0%	0.0%	0.0%	0.0%
8. Loan Seasoning					
M.7.8.1	Up to 12months	0.0%	0.0%	0.0%	0.0%
M.7.8.2	> 12 - <= 24 months	0.0%	0.0%	0.0%	0.0%
M.7.8.3	> 24 - <= 36 months	0.0%	0.0%	0.0%	0.0%
M.7.8.4	> 36 - <= 60 months	3.4%	3.4%	0.0%	3.4%
M.7.8.5	> 60 months	96.6%	96.6%	0.0%	96.6%
9. Non-Performing Loans (NPLs)					
M.7.9.1	% NPLs	0.1%	0.1%	0.0%	0.1%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.0%	0.0%	0.0%	0.0%
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information					
M.7A.10.1	Average loan size (000s)	66.9			
By buckets (mn):					
M.7A.10.2	0 (Included) – 20k	39.5	7.359	0.6%	7.2%
M.7A.10.3	10k (Included) – 25k	232.8	13.170	3.4%	12.8%
M.7A.10.4	25k (Included) – 50k	888.6	23.777	12.9%	23.2%
M.7A.10.5	50k (Included) – 75k	1.329.5	21.361	19.4%	20.8%
M.7A.10.6	75k (Included) – 100k	1.447.7	16.707	21.1%	16.3%
M.7A.10.7	100k (Included) – 150k	1.736.1	14.519	25.3%	14.2%
M.7A.10.8	150k (Included) – 200k	620.0	3.655	9.0%	3.6%
M.7A.10.9	200k (Included) – 300k	367.5	1.572	5.4%	1.5%
M.7A.10.10	Over 300k (Included)	203.0	465	3.0%	0.5%
M.7A.10.26	Total	6.864.5	102.585	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	65.8%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	780.3	18.543	11.4%	18.1%
M.7A.11.3	>40 - <=50 %	708.4	12.560	10.3%	12.2%
M.7A.11.4	>50 - <=60 %	871.6	13.697	12.7%	13.4%
M.7A.11.5	>60 - <=70 %	1.092.2	14.845	15.9%	14.5%
M.7A.11.6	>70 - <=80 %	2.551.1	29.680	37.2%	28.9%
M.7A.11.7	>80 - <=90 %	453.4	6.215	6.6%	6.1%
M.7A.11.8	>90 - <=100 %	255.5	4.362	3.7%	4.3%
M.7A.11.9	>100%	152.1	2.683	2.2%	2.6%
M.7A.11.10	Total	6.864.5	102.585	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 (%)	44.3%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	2,666.3	59,002	38.8%	57.5%
M.7A.12.3	>40 - <=50 %	1,258.6	14,716	18.3%	14.3%
M.7A.12.4	>50 - <=60 %	1,493.0	15,451	21.8%	15.1%
M.7A.12.5	>60 - <=70 %	1,121.3	11,314	17.7%	11.0%
M.7A.12.6	>70 - <=80 %	186.8	1,685	2.7%	1.6%
M.7A.12.7	>80 - <=90 %	20.5	175	0.3%	0.2%
M.7A.12.8	>90 - <=100 %	12.7	117	0.2%	0.1%
M.7A.12.9	>100%	14.3	125	0.2%	0.1%
M.7A.12.10	Total	6,864.5	102,585	100.0%	100.0%
13. Breakdown by type					
M.7A.13.1	Owner occupied	82.7%			
M.7A.13.2	Second home/Holiday houses	7.3%			
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	10.0%			
14. Loan by Ranking					
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
15. EPC Information of the financed RRE - optional					
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					
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					
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%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional					
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	Multi-family 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					
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 - by dwelling type - as per national availability					
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	Multi-family 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	
7.B Commercial Cover Pool					
21. Loan Size Information					
M.7B.21.1	Average loan size (000s)	0.0			
By buckets (mn):					
M.7B.21.2	0 (Included) - 10k	0.0	0		
M.7B.21.3	10k (Included) - 25k	0.0	0		
M.7B.21.4	25k (Included) - 50k	0.0	0		
M.7B.21.5	50k (Included) - 75k	0.0	0		
M.7B.21.6	75k (Included) - 100k	0.0	0		
M.7B.21.7	100k (Included) - 150k	0.0	0		
M.7B.21.8	150k (Included) - 200k	0.0	0		
M.7B.21.9	200k (Included) - 300k	0.0	0		
M.7B.21.10	Over 300k (Included)	0.0	0		
M.7B.21.16	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED					
M.7B.22.1	Weighted Average LTV (%)	0.0%			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	0.0	0		
M.7B.22.3	>40 - <=50 %	0.0	0		
M.7B.22.4	>50 - <=60 %	0.0	0		
M.7B.22.5	>60 - <=70 %	0.0	0		
M.7B.22.6	>70 - <=80 %	0.0	0		
M.7B.22.7	>80 - <=90 %	0.0	0		
M.7B.22.8	>90 - <=100 %	0.0	0		
M.7B.22.9	>100%	0.0	0		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
23. Loan to Value (LTV) Information - INDEXED					
M.7B.23.1	Weighted Average LTV (%)	0.0%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	0.0	0		
M.7B.23.3	>40 - <=50 %	0.0	0		
M.7B.23.4	>50 - <=60 %	0.0	0		
M.7B.23.5	>60 - <=70 %	0.0	0		
M.7B.23.6	>70 - <=80 %	0.0	0		
M.7B.23.7	>80 - <=90 %	0.0	0		
M.7B.23.8	>90 - <=100 %	0.0	0		
M.7B.23.9	>100%	0.0	0		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
24. Breakdown by Type					
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			
25. EPC Information of the financed CRE - optional					
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					
OM.7B.26.1	Total	0.0	0	0.0%	0.0%
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 - 2010	ND2	ND2		
M.7B.27.10	2011 - 2015	ND2	ND2		
M.7B.27.11	2015 - 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					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% 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 related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
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	https://group.intesasanpaolo.com/it/investor-relations/prospetti/emissioni-internazionali/obbligazioni-bancarie/programma-obg-mutui-ipotecari-isp/programma-obg-mutui-ipotecari-isp
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 a) 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 a) 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.
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)
Key information regarding issuers' balance sheet (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
Total customer deposit			
Direct deposits from banking business	576.136	545.386	555.565
Direct deposits from insurance business ⁽¹⁾	172.746	173.597	204.479
Outstanding Covered Bonds (excluding Not Rated Covered Bonds)	68.945	70.970	74.096
Funding (amounts)	31/12/2023	31/12/2022	31/12/2021
Covered bonds			
<u>Mortgage vs public sector</u>			
Mortgage	67.095	67.870	70.521
Public Sector	1.850	3.100	3.575
<u>Jumbo vs other</u>			
Jumbo	65.325	67.400	68.875
Other	3.620	3.570	5.221
<u>by currency</u>			
EUR	68.945	70.970	74.096
GBP	0	0	0
USD	0	0	0
other	0	0	0
<u>Registered vs bearer</u>			
registered	610	610	610
bearer	68.335	70.360	73.486
<u>by legal final maturity</u>			
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
Customer deposits (Deposits and current accounts)[1]	31/12/2023	31/12/2022	31/12/2021
<u>by legal maturity</u>			
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
<u>by currency</u>			
EUR	385.920	404.715	416.202
GBP	NA	NA	NA
USD	NA	NA	NA
other	25.150	31.364	28.370
Customer loans (amounts)			
¹ Composition by			
<u>Maturity</u>			
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
<u>Currency</u>			
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
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:		30/06/2024
General cover pool information		
Nominal value of mortgage cover pool size (performing)		6.864.532.013,63
Liquidity included in the cover pool		1.108.216.901,38
Other Eligible Assets		-
Nominal value of outstanding covered bond		5.450.000.000,00
Overcollateralisation information		
Current overcollateralisation ratio		146,29%
By law		>100,00%
Contractual		113,00%
Committed to rating agencies/others (lowest ratio)		113,00%
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>		65,77%
Weighted LTV indexed <i>(Intended as current loan on updated property value – e.g. NOMISMA)</i>		44,26%
WAL of cover pool (residual years)		8,47
WAL of outstanding cover bond (residual years)		2,45
Maturity structure cover pool/cover bond		
Assets: Remaining Legal maturity		
0-1 year		16.124.510,62
1-2 year		50.639.871,58
2-3 year		80.495.517,76
3-5 year		254.403.481,66
5-10 year		1.050.868.180,13
10 year or longer		5.412.000.451,88
CBs: Remaining Legal maturity		
0-1 year		1.750.000.000,00
1-2 year		500.000.000,00
2-3 year		1.000.000.000,00
3-4 year		1.250.000.000,00
4-5 year		200.000.000,00
5-10 year		750.000.000,00
10 year or longer		0,00
Composition of the mortgage cover pool (data specific to commercial and residential mortgages)		
Percentage of residential mortgages in the cover pool		100,00%
Percentage of commercial mortgages in the cover pool		0,00%
Percentage of non-first lien mortgages in the cover pool		0,01%
Percentage of insured mortgages in the cover pool		100%
Geographical distribution of loans in the cover pool		
South		15,04%
Centre		27,68%
North		57,28%
Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers		
Sum of the 5 biggest borrowers		8.749.596,99
Percentage of the 5 biggest borrowers		0,13%
Sum of the 10 biggest borrowers		14.595.994,12
Percentage of the 10 biggest borrowers		0,21%
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 (excluded Defaulted Receivables)		0,09%

Residential mortgages:	
Percentage of interest only loans	0%
Percentage of self-certified loans	0%
Percentage of limited certification loans	0%
Repayment type (repayment/interest-only)	
Repayments	100% (contractual repayment)
Interest-only	0%
Residential Cover Pool Pivot table (amounts)	
Unindexed LTV buckets:	
0-40	780.304.408,70
40-50	708.435.538,33
50-60	871.551.079,43
60-70	1.092.246.280,77
70-80	2.551.073.343,51
80-85	273.792.574,39
85-90	179.605.884,89
90-95	139.252.647,60
95-100	116.199.101,54
100-105	37.626.704,12
105-115	55.982.925,68
115-	58.461.524,67
Indexed LTV buckets:	
0-40	2.666.323.719,77
40-50	1.258.607.579,36
50-60	1.493.039.349,70
60-70	1.212.262.212,69
70-80	186.793.791,33
80-85	11.924.730,62
85-90	8.574.605,34
90-95	6.186.580,19
95-100	6.489.264,63
100-105	3.151.647,51
105-115	4.353.362,50
115-	6.825.169,99
Outstanding amount Buckets (in Eur):	
0 (included) – 10.000	39.478.540,34
10.000 (included) – 25.000	232.753.640,36
25.000 (included) – 50.000	888.609.410,62
50.000 (included) – 75.000	1.329.481.983,20
75.000 (included) – 100.000	1.447.705.253,69
100.000 (included) – 150.000	1.736.102.076,80
150.000 (included) – 200.000	619.967.812,95
200.000 (included) – 300.000	367.470.510,44
Over 300.000 (included)	202.962.785,23
Eligible assets in cover pool	6.697.171.776,53
Non eligible assets in cover pool	167.360.237,10
Seasoning:	
< 12 months	0,00
12-24 months	0,00
24-36 months	0,00
36-60 months	230.907.901,58
>60 months	6.633.624.112,05
Interest rate type:	
Floating not capped,	2.835.180.276,87
Floating capped	616.759.199,01
Fixed or reset < 2 year	21.077.042,32
Fixed or reset 2-5 year	153.754.814,78
Fixed or reset > 5 year	3.237.760.680,65
Performance:	
Not delinquent performing loans	4.979.337.103,08
Delinquent performing loans	1.885.194.910,55
Defaulted loans	45.235.929,26
Remaining legal maturity:	
< 12 months	16.124.510,62
1-5 years	385.538.871,00
over 5 years	6.462.868.632,01
Outstanding Amount per Currency	
Euro	6.864.532.013,63
Other (Amounts per each foreign currency)	-

Commercial mortgages:	
by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
Unindexed LTV buckets:	
0-40	0,00
40-50	0,00
50-60	0,00
60-70	0,00
70-80	0,00
80-85	0,00
85-90	0,00
90-95	0,00
95-100	0,00
100-105	0,00
105-115	0,00
115-	0,00
Indexed LTV buckets:	
0-40	0,00
40-50	0,00
50-60	0,00
60-70	0,00
70-80	0,00
80-85	0,00
85-90	0,00
90-95	0,00
95-100	0,00
100-105	0,00
105-115	0,00
115-	0,00
Outstanding amount Buckets (in Eur):	
0 (included) – 10.000	0,00
10.000 (Included) – 25.000	0,00
25.000 (Included) – 50.000	0,00
50.000 (Included) – 75.000	0,00
75.000 (Included) – 100.000	0,00
100.000 (Included) – 150.000	0,00
150.000 (Included) – 200.000	0,00
200.000 (Included) – 300.000	0,00
Over 300.000 (Included)	0,00
Seasoning:	
< 12 months,	0,00
12-24 months	0,00
24-36 months	0,00
36-60 months	0,00
>60 months	0,00
Interest rate type:	
Floating not capped,	0,00
Floating capped	0,00
Fixed or reset < 2 year	0,00
Fixed or reset 2-5 year	0,00
Fixed or reset > 5 year	0,00
Performance:	
Not delinquent performing loans	0,00
Delinquent performing loans	0,00
Defaulted loans	0,00
Remaining legal maturity:	
< 12 months	0,00
1-5 years	0,00
over 5 years	0,00
Outstanding Amount per Currency	0,00
Euro	0,00
Other (Amounts per each foreign currency)	0,00
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
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 define 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)	"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
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"	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 Moody's	A	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)

[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 - ECAs Data Disclosure

HTT 2024

Reporting in Domestic Currency	EUR
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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	1VUV7VQFKUOQSJ21A208			
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 (years)	135,18				
E.3.1.2	Weighted Average Maturity (years)**	183,30				
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	5,20%	0,00%	ND2	ND2	5,20%
E.3.2.2	30-<60 days	0,37%	0,00%	ND2	ND2	0,37%
E.3.2.3	60-<90 days	0,13%	0,00%	ND2	ND2	0,13%
E.3.2.4	90-<180 days	0,09%	0,00%	ND2	ND2	0,09%
E.3.2.5	>= 180 days	0,00%	0,00%	ND2	ND2	0,00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

