

# Harmonised Transparency Template

**2025 Version**

**ITALY**

**Intesa Sanpaolo S.p.A.**

**Reporting Date: 31/08/2025**

**Cut-off Date: 31/08/2025**



## 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

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays



## A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency

EUR

### CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [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	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	31/08/2025			
G.1.1.6	Cover Pool's FIGI Identifier (non-mandatory)	[For completion]			
OG.1.1.2	Optional information e.g. Contact names				
OG.1.1.3	Optional information e.g. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	<a href="https://www.coveredbondlabel.com/issuer/2">https://www.coveredbondlabel.com/issuer/2</a>			
OG.2.1.2		0/			
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		Nominal (mn)			
G.3.1.1	Total Cover Assets	38.664,4			
G.3.1.2	Outstanding Covered Bonds	27.060,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	39.036,6			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	27.997,5			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	>5%	35,4%	7,5%	Rating Agency Requirement
G.3.2.3	Total OC (absolute value in mn)	11.604,4			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	35.621,3		92,1%	
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	3.043,1		7,9%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	38.664,4		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)	10,8	6,9		



Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	43,5	ND3	0,1%	
G.3.4.3	1 - 2 Y	96,7	ND3	0,3%	
G.3.4.4	2 - 3 Y	143,1	ND3	0,4%	
G.3.4.5	3 - 4 Y	212,8	ND3	0,6%	
G.3.4.6	4 - 5 Y	253,3	ND3	0,7%	
G.3.4.7	5 - 10 Y	2.957,3	ND3	8,3%	
G.3.4.8	10+ Y	31.914,6	ND3	89,6%	
G.3.4.9	Total	35.621,3	0,0	100,0%	0,0%
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	5,0	6,0		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	4.350,0	0,0	16,1%	0,0%
G.3.5.3	1 - 2 Y	1.000,0	4.350,0	3,7%	16,1%
G.3.5.4	2 - 3 Y	3.460,0	1.000,0	12,8%	3,7%
G.3.5.5	3 - 4 Y	2.400,0	3.460,0	8,9%	12,8%
G.3.5.6	4 - 5 Y	3.500,0	2.400,0	12,9%	8,9%
G.3.5.7	5 - 10 Y	10.800,0	12.600,0	39,9%	46,6%
G.3.5.8	10+ Y	1.550,0	3.250,0	5,7%	12,0%
G.3.5.9	Total	27.060,0	27.060,0	100,0%	100,0%
<b>6. Cover Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	35.621,3	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	ISK	0,0	ND2	0,0%	
G.3.6.11	JPY	0,0	ND2	0,0%	
G.3.6.12	KRW	0,0	ND2	0,0%	
G.3.6.13	NOK	0,0	ND2	0,0%	
G.3.6.14	NZD	0,0	ND2	0,0%	
G.3.6.15	PLN	0,0	ND2	0,0%	
G.3.6.16	SEK	0,0	ND2	0,0%	
G.3.6.17	SGD	0,0	ND2	0,0%	
G.3.6.18	USD	0,0	ND2	0,0%	
G.3.6.19	Other	0,0	ND2	0,0%	
OG.3.6.1	Total	35.621,3	0,0	100,0%	0,0%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	27.060,0	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	ISK	0,0	ND2	0,0%	
G.3.7.11	JPY	0,0	ND2	0,0%	
G.3.7.12	KRW	0,0	ND2	0,0%	
G.3.7.13	NOK	0,0	ND2	0,0%	
G.3.7.14	NZD	0,0	ND2	0,0%	
G.3.7.15	PLN	0,0	ND2	0,0%	
G.3.7.16	SEK	0,0	ND2	0,0%	
G.3.7.17	SGD	0,0	ND2	0,0%	
G.3.7.18	USD	0,0	ND2	0,0%	
G.3.7.19	Other	0,0	ND2	0,0%	
OG.3.7.1	Total	27.060,0	0,0	100,0%	0,0%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>



G.3.8.1	Fixed coupon	5,410,0	0,0	20,0%	0,0%
G.3.8.2	Floating coupon	21.650,0	28.060,0	80,0%	100,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	27.060,0	28.060,0	100,0%	100,0%
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>		
G.3.9.1	Cash	3,043,1	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	3,043,1	100,0%		
<b>10. Substitute Assets - Country</b>					
		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>		
G.3.10.1	Domestic (Country of Issuer)	3,043,1	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	United Kingdom	0,0	0,0%		
G.3.10.7	Australia	0,0	0,0%		
G.3.10.8	Brazil	0,0	0,0%		
G.3.10.9	Canada	0,0	0,0%		
G.3.10.10	Japan	0,0	0,0%		
G.3.10.11	Korea	0,0	0,0%		
G.3.10.12	New Zealand	0,0	0,0%		
G.3.10.13	Singapore	0,0	0,0%		
G.3.10.14	US	0,0	0,0%		
G.3.10.15	Other	0,0	0,0%		
G.3.10.16	Total EU	3,043,1	100%		
OG.3.10.1	Total	3,043,1	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	3,043,1	7,9%	11,2%	
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%	
G.3.11.3	Other	0,0	0,0%	0,0%	
G.3.11.4	Total	3,043,1	7,9%	11,2%	
<b>12. Bond List</b>					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/2">https://www.coveredbondlabel.com/issuer/2</a>			
		0/			
<b>13. Derivatives &amp; Swaps</b>					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	35.621,3			
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)	1.617,1			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
<b>4. Compliance Art 14 CBD Check table</b>					
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 its relevant supervisory authority and the issuer does not accept any responsibility in this regard.					
G.4.1.1	(a) Value of the cover pool total assets:	<a href="#">38</a>			
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">39</a>			
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]			
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>		
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>			
G.4.1.6	(c) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>	<a href="#">116 for Shipping Assets</a>
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:	<a href="#">149 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>	<a href="#">80 for Shipping Assets</a>	
G.4.1.9	(d) Currency risk - cover pool:	<a href="#">111</a>			
G.4.1.10	(d) Interest rate risk - covered bond:	<a href="#">163</a>			
G.4.1.11	(d) Currency risk - covered bond:	<a href="#">137</a>			
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d) Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a>	<a href="#">147 for Public Sector Asset - type of debtor</a>	
G.4.1.14	(d) Market Risk:	<a href="#">230 Derivatives and Swaps</a>			
G.4.1.15	(d) Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>			
G.4.1.16	(e) Maturity Structure - cover assets:	<a href="#">65</a>			



G.4.1.17	(e) Maturity Structure - covered bond:	<a href="#">88</a>		
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:	<a href="#">44</a>		
G.4.1.20	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	<a href="#">110 for Shipping Assets</a>
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	0
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	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 2025

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		
<b>1. Property Type Information</b>		<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	34.915,0	98,0%
M.7.1.2	Commercial	706,3	2,0%
M.7.1.3	Other	0,0	0,0%
M.7.1.4	Total	35.621,3	100,0%
<b>2. General Information</b>		<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	411.623	8.660
		420.283	420.283
<b>3. Concentration Risks</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0,1%	2,3%
		0,1%	0,1%
<b>4. Breakdown by Geography</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	<b>100,0%</b>	<b>100,0%</b>
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	100,0%	100,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	<b>0,0%</b>	<b>0,0%</b>
M.7.4.30	Iceland	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%
M.7.4.33	Other	<b>0,0%</b>	<b>0,0%</b>
M.7.4.34	Switzerland	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%
<b>5. Breakdown by regions of the main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.5.1	Italy	<b>100,0%</b>	<b>100,0%</b>
M.7.5.2	Lombardia	29,2%	25,7%
M.7.5.3	Piemonte	8,4%	9,2%



M.7.5.4	Veneto	6,9%	6,3%	6,9%
M.7.5.5	Liguria	3,8%	4,7%	3,8%
M.7.5.6	Emilia Romagna	6,1%	6,2%	6,1%
M.7.5.7	Friuli Venezia Giulia	2,1%	2,1%	2,1%
M.7.5.8	Trentino Alto Adige	0,7%	0,8%	0,7%
M.7.5.9	Valle d'Aosta	0,3%	0,3%	0,3%
M.7.5.10	Lazio	12,7%	9,9%	12,6%
M.7.5.11	Toscana	6,8%	7,9%	6,8%
M.7.5.12	Umbria	1,2%	1,9%	1,2%
M.7.5.13	Abruzzo	1,4%	1,6%	1,4%
M.7.5.14	Marche	1,9%	1,7%	1,9%
M.7.5.15	Puglia	5,5%	8,0%	5,6%
M.7.5.16	Sardegna	2,5%	2,6%	2,5%
M.7.5.17	Sicilia	3,8%	3,3%	3,8%
M.7.5.18	Calabria	0,6%	0,9%	0,6%
M.7.5.19	Campania	5,7%	6,2%	5,7%
M.7.5.20	Basilicata	0,3%	0,6%	0,3%
M.7.5.21	Molise	0,2%	0,2%	0,2%
M.7.5.22	Total	100,0%	100,0%	100,0%
<b>6. Breakdown by Interest Rate</b>				
M.7.6.1	Fixed rate	87,4%	86,0%	87,4%
M.7.6.2	Floating rate	12,6%	14,0%	12,6%
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 12months	0,0%	0,0%	0,0%
M.7.8.2	> 12 - ≤ 24 months	14,5%	4,3%	14,3%
M.7.8.3	> 24 - ≤ 36 months	15,1%	8,2%	15,0%
M.7.8.4	> 36 - ≤ 60 months	16,7%	17,2%	16,7%
M.7.8.5	> 60 months	53,7%	70,3%	54,0%
<b>9. Non-Performing Loans (NPLs)</b>				
M.7.9.1	% NPLs	0,1%	0,2%	0,1%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,0%	0,0%	0,0%
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 84,8	Number of Loans	% Residential Loans % No. of Loans
By buckets (mn):				
M.7A.10.2	0 (included) – 10k	85,0	16.087	0,2% 3,9%
M.7A.10.3	10k (Included) – 25k	548,4	30.226	1,6% 7,3%
M.7A.10.4	25k ( Included ) – 50k	3.126,0	82.068	9,0% 19,9%
M.7A.10.5	50k ( Included ) – 75k	5.353,3	85.885	15,3% 20,9%
M.7A.10.6	75k (Included) – 100k	6.352,4	72.983	18,2% 17,7%
M.7A.10.7	100k (Included) – 150k	9.540,6	78.755	27,3% 19,1%
M.7A.10.8	150k (Included) – 200k	4.748,1	27.772	13,6% 6,7%
M.7A.10.9	200k (Included) – 300k	3.152,0	13.347	9,0% 3,2%
M.7A.10.10	Over 300k (Included)	2.009,2	4.500	5,8% 1,1%
M.7A.10.26	Total	34.915,0	411.623	100,0% 100,0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>				
M.7A.11.1	Weighted Average LTV (%)	Nominal 66,3%	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	3.025,3	57.811	8,7% 14,0%
M.7A.11.3	>40 - <=50 %	3.748,8	53.007	10,7% 12,9%
M.7A.11.4	>50 - <=60 %	3.749,0	45.822	10,7% 11,1%
M.7A.11.5	>60 - <=70 %	6.530,5	70.449	18,7% 17,1%
M.7A.11.6	>70 - <=80 %	15.578,6	158.437	44,6% 38,5%
M.7A.11.7	>80 - <=90 %	1.296,5	13.672	3,7% 3,3%
M.7A.11.8	>90 - <=100 %	973,3	12.278	2,8% 3,0%
M.7A.11.9	>100%	13,0	147	0,0% 0,0%
M.7A.11.10	Total	34.915,0	411.623	100,0% 100,0%
<b>12. Loan to Value (LTV) Information - INDEXED</b>				
M.7A.12.1	Weighted Average LTV (%)	Nominal 51,6%	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				



M.7A.12.2	>0 - <=40 %	8.899,4	168.443	25,5%	40,9%
M.7A.12.3	>40 - <=50 %	5.445,1	60.828	15,6%	14,8%
M.7A.12.4	>50 - <=60 %	7.294,0	71.704	20,9%	17,4%
M.7A.12.5	>60 - <=70 %	7.977,6	69.693	22,8%	16,9%
M.7A.12.6	>70 - <=80 %	5.251,0	40.671	15,0%	9,9%
M.7A.12.7	>80 - <=90 %	30,6	144	0,1%	0,0%
M.7A.12.8	>90 - <=100 %	7,8	68	0,0%	0,0%
M.7A.12.9	>100%	9,6	72	0,0%	0,0%
M.7A.12.10	Total	34.915,0	411.623	100,0%	100,0%

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	93,2%			
M.7A.13.2	Second home/Holiday houses	6,4%			
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	0,4%			

14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	99,8%			
M.7A.14.2	Guaranteed	0,2%			
M.7A.14.3	Other	0,0%			

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	3.191,9	21670	9,1%	5,3%
M.7A.15.2	B	777,7	6322	2,2%	1,5%
M.7A.15.3	C	711,7	6528	2,0%	1,6%
M.7A.15.4	D	1.197,3	10933	3,4%	2,7%
M.7A.15.5	E	1.632,4	14843	4,7%	3,6%
M.7A.15.6	F	2.232,8	20288	6,4%	4,9%
M.7A.15.7	G	5.478,1	53175	15,7%	12,9%
M.7A.15.18	no data	19.693,2	277864	56,4%	67,5%
M.7A.15.19	Total	34.915,0	411623	100,0%	100,0%
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	4.568,7	81463	13,1%	19,8%
M.7A.17.2	1919 - 1945	1.190,7	11931	3,4%	2,9%
M.7A.17.3	1946 - 1960	4.351,2	50739	12,5%	12,3%
M.7A.17.4	1961 - 1970	7.436,0	82857	21,3%	20,1%
M.7A.17.5	1971 - 1980	3.108,5	36690	8,9%	8,9%
M.7A.17.6	1981 - 1990	2.255,7	26432	6,5%	6,4%
M.7A.17.7	1991 - 2000	2.252,2	26112	6,5%	6,3%
M.7A.17.8	2001 - 2005	1.825,0	21651	5,2%	5,3%
M.7A.17.9	2006 - 2010	2.397,1	27167	6,9%	6,6%
M.7A.17.10	2011 - 2015	1.678,0	17620	4,8%	4,3%
M.7A.17.11	2016 - 2020	1.978,2	16332	5,7%	4,0%
M.7A.17.12	2021 and onwards	1.821,7	12137	5,2%	2,9%
M.7A.17.13	no data	52,1	492	0,1%	0,1%
M.7A.17.14	Total	34.915,0	411623	100,0%	100,0%
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		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	4.939,4	47678	14,1%	11,6%
M.7A.18.2	Flat or Apartment	26.727,2	334099	76,5%	81,2%
M.7A.18.3	Bungalow	0,0	0	0,0%	0,0%
M.7A.18.4	Terraced House	1.852,0	15830	5,3%	3,8%
M.7A.18.5	Multifamily House	0,0	0	0,0%	0,0%
M.7A.18.6	Land Only	0,0	0	0,0%	0,0%
M.7A.18.7	other	1.396,5	14016	4,0%	3,4%



M.7A.18.8	Total	34.915,0	411623	100,0%	100,0%
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	1.682,9	18675	4,8%	4,5%
M.7A.19.2	Existing property	32.154,1	374560	92,1%	91,0%
M.7A.19.3	other	1.078,1	18388	3,1%	4,5%
M.7A.19.4	no data	0,0	0	0,0%	0,0%
M.7A.19.5	Total	34.915,0	411623	100,0%	100,0%
M.7A.19.6					

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% No. of Dwellings with no CO2 data
M.7A.20.1	House, detached or semi-detached	ND2	ND2	ND2	ND2
M.7A.20.2	Flat or Apartment	ND2	ND2	ND2	ND2
M.7A.20.3	Bungalow	ND2	ND2	ND2	ND2
M.7A.20.4	Terraced House	ND2	ND2	ND2	ND2
M.7A.20.5	Multifamily House	ND2	ND2	ND2	ND2
M.7A.20.6	Land Only	ND2	ND2	ND2	ND2
M.7A.20.7	other	ND2	ND2	ND2	ND2
M.7A.20.8	Total	0,0	0,0		
M.7A.20.9	Weighted Average			ND2	

### 7.B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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M.7B.21.1	Average loan size (000s)	81,6			
	By buckets (mn):				
M.7B.21.2	By buckets (mn):	[For completion]	[For completion]		
M.7B.21.3	0 (included) – 10k	2,4	451	0,3%	5,2%
M.7B.21.4	10k (Included) – 25k	14,7	811	2,1%	9,4%
M.7B.21.5	25k (Included) – 50k	80,4	2.133	11,4%	24,6%
M.7B.21.6	50k (Included) – 75k	113,0	1.812	16,0%	20,9%
M.7B.21.7	75k (Included) – 100k	110,8	1.278	15,7%	14,8%
M.7B.21.8	100k (Included) – 150k	148,6	1.224	21,0%	14,1%
M.7B.21.9	150k (Included) – 200k	81,6	482	11,6%	5,6%
M.7B.21.10	200k (Included) – 300k	73,4	308	10,4%	3,6%
M.7B.21.11	Over 300k (Included)	81,4	161	11,5%	1,9%
M.7B.21.26	Total	706,3	8.660	100,0%	100,0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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M.7B.22.1	Weighted Average LTV (%)	58,8%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	104,9	1.668	14,8%	19,3%
M.7B.22.3	>40 - <=50 %	110,5	1.451	15,6%	16,8%
M.7B.22.4	>50 - <=60 %	122,3	1.420	17,3%	16,4%
M.7B.22.5	>60 - <=70 %	187,6	2.197	26,6%	25,4%
M.7B.22.6	>70 - <=80 %	168,5	1.763	23,9%	20,4%
M.7B.22.7	>80 - <=90 %	6,1	87	0,9%	1,0%
M.7B.22.8	>90 - <=100 %	5,1	60	0,7%	0,7%
M.7B.22.9	>100%	1,4	14	0,2%	0,2%
M.7B.22.10	Total	706,3	8.660	100,0%	100,0%

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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M.7B.23.1	Weighted Average LTV (%)	40,8%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	289,0	4.741	40,9%	54,7%
M.7B.23.3	>40 - <=50 %	180,2	1.850	25,5%	21,4%
M.7B.23.4	>50 - <=60 %	226,3	2.027	32,0%	23,4%
M.7B.23.5	>60 - <=70 %	9,4	31	1,3%	0,4%
M.7B.23.6	>70 - <=80 %	0,5	5	0,1%	0,1%
M.7B.23.7	>80 - <=90 %	0,3	2	0,0%	0,0%
M.7B.23.8	>90 - <=100 %	0,1	2	0,0%	0,0%
M.7B.23.9	>100%	0,4	2	0,1%	0,0%
M.7B.23.10	Total	706,3	8.660	100,0%	100,0%

24. Breakdown by Type		% Commercial loans
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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>	<b>% No. of Dwellings with no CO2 data</b>
M.7B.29.1	Retail	ND2	ND2	ND2	ND2
M.7B.29.2	Office	ND2	ND2	ND2	ND2
M.7B.29.3	Hotel/Tourism	ND2	ND2	ND2	ND2
M.7B.29.4	Shopping malls	ND2	ND2	ND2	ND2
M.7B.29.5	Industry	ND2	ND2	ND2	ND2
M.7B.29.6	Agriculture	ND2	ND2	ND2	ND2
M.7B.29.7	Other commercially used	ND2	ND2	ND2	ND2
M.7B.29.8	Hospital	ND2	ND2	ND2	ND2
M.7B.29.9	School	ND2	ND2	ND2	ND2
M.7B.29.10	other RE with a social relevant purpose	ND2	ND2	ND2	ND2
M.7B.29.11	Land	ND2	ND2	ND2	ND2
M.7B.29.12	Property developers / Building under construction	ND2	ND2	ND2	ND2
M.7B.29.13	Other	ND2	ND2	ND2	ND2
M.7B.29.14	Total	ND2	ND2		
M.7B.29.15	Weighted Average			ND2	
M.7B.29.16					
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



## C. Harmonised Transparency Template - Glossary

HTT 2025

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.
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)	30/06/2025	31/12/2024	31/12/2023
Total Balance Sheet Assets	943.452	933.285	963.570
Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year (*): revised data including ISP OBG program	NA	9.685	2.161
Gross loans/asset entry of eligible collateral in cover pool in previous years			
Tier 1 Ratio (%)	15,5%	15,8%	16,3%
Market Capitalisation	87.087	68.776	48.331
<b>Total customer deposit</b>			
Direct deposits from banking business	570.153	584.508	576.136
Direct deposits from insurance business (*)	176.267	177.430	172.746
Outstanding Covered Bonds (excluding Not Rated Covered Bonds)	67.660	64.795	68.945
<b>Funding (amounts)</b>	<b>30/06/2025</b>	<b>31/12/2024</b>	<b>31/12/2023</b>
<b>Covered bonds</b>			
<b>Mortgage vs public sector</b>			
Mortgage	67.660	64.795	67.095
Public Sector	0	0	1.850
<b>Jumbo vs other</b>			
Jumbo	63.790	60.925	65.325
Other	3.870	3.870	3.620
<b>by currency</b>			
EUR	67.660	64.795	68.945
GBP	0	0	0
USD	0	0	0
other	0	0	0
<b>Registered vs bearer</b>			
registered	610	610	610
bearer	67.050	64.185	68.335
<b>by legal final maturity</b>			
1-5 years	33.410	33.060	36.910
5-10 years	26.940	22.225	20.675
over 10 years	7.310	9.510	11.360
<b>Customer deposits (Deposits and current accounts)[1]</b>	<b>30/06/2025</b>	<b>31/12/2024</b>	<b>31/12/2023</b>
<b>by legal maturity</b>			
up to 30 days	NA	384.557	383.174
up to 1 year	NA	25.006	24.381
1 year and beyond	NA	3.024	3.515
<b>by currency</b>			
EUR	NA	385.841	385.920
GBP	NA	NA	NA
USD	NA	NA	NA
other	NA	26.746	25.150
<b>Customer loans (amounts)</b>			
<b>Composition by<sup>1</sup></b>			
<b>Maturity</b>			
0 <= 1 year	NA	157.934	156.583
< 1 <= 5 years	NA	134.917	146.811
over 5 years	NA	135.563	135.199
<b>Currency</b>			
EUR	NA	387.620	403.564
USD	NA	NA	NA
Other	NA	40.794	35.029
Non-performing loans (net exposures)	4.929	4.920	4.965
Loan loss provisions (total adjustments)	4.941	4.813	4.931
<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

## Cover Pool Data

Table B. Cover Pool Data	(Euro)
Date of reporting data:	31/08/2022
<b>General cover pool information</b>	
Nominal value of mortgage cover pool size (performing)	35.621.348.072,63
Liquidity included in the cover pool	3.043.079.794,45
Other Eligible Assets	-
Nominal value of outstanding covered bond	27.060.000.000,00
<b>Overcollateralisation information</b>	
Current overcollateralisation ratio	142,88%
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>	66,17%
Weighted LTV indexed <i>(intended as current loan on updated property value – e.g. NOMISMA)</i>	51,39%
WAL of cover pool (residual years)	10,84
WAL of outstanding cover bond (residual years)	4,97
<b>Maturity structure cover pool/cover bond</b>	
<b>Assets: Remaining Legal maturity</b>	
0-1 year	43.520.129,45
1-2 year	96.733.093,78
2-3 year	143.107.189,53
3-5 year	466.031.525,40
5-10 year	2.957.330.243,60
10 year or longer	31.914.625.890,87
<b>CBs: Remaining Legal maturity</b>	
0-1 year	4.350.000.000,00
1-2 year	1.000.000.000,00
2-3 year	3.460.000.000,00
3-4 year	2.400.000.000,00
4-5 year	3.500.000.000,00
5-10 year	10.800.000.000,00
10 year or longer	1.550.000.000,00
<b>Composition of the mortgage cover pool (data specific to commercial and residential mortgages)</b>	
Percentage of residential mortgages in the cover pool	96,02%
Percentage of commercial mortgages in the cover pool	1,98%
Percentage of non-first lien mortgages in the cover pool	0,26%
Percentage of insured mortgages in the cover pool	100%
<b>Geographical distribution of loans in the cover pool</b>	
South	18,70%
Centre	23,99%
North	57,31%
<b>Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers</b>	
Sum of the 5 biggest borrowers	19.095.151,03
Percentage of the 5 biggest borrowers	0,05%
Sum of the 10 biggest borrowers	33.481.282,68
Percentage of the 10 biggest borrowers	0,09%
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)	0,10%

<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	3.025.278.644,06
40-50	3.748.765.460,79
50-60	3.749.037.566,41
60-70	6.530.471.787,81
70-80	15.578.589.303,82
80-85	609.653.587,99
85-90	686.877.616,03
90-95	869.092.805,69
95-100	104.243.147,20
100-105	4.620.192,68
105-115	5.229.270,34
115-	3.152.887,11
<b>Indexed LTV buckets:</b>	
0-40	8.899.377.749,19
40-50	5.445.076.251,47
50-60	7.294.041.537,51
60-70	7.977.550.132,55
70-80	5.250.970.481,83
80-85	24.091.820,74
85-90	6.493.451,90
90-95	4.961.398,19
95-100	2.883.474,38
100-105	2.656.770,83
105-115	2.126.826,43
115-	4.782.374,91
<b>Outstanding amount Buckets (in Eur):</b>	
0 (Included) – 10.000	85.001.769,68
10.000 (Included) – 25.000	548.449.961,70
25.000 (Included) – 50.000	3.125.999.572,95
50.000 (Included) – 75.000	5.353.326.673,82
75.000 (Included) – 100.000	6.352.388.002,29
100.000 (Included) – 150.000	9.540.574.696,18
150.000 (Included) – 200.000	4.748.056.231,08
200.000 (Included) – 300.000	3.152.044.928,57
Over 300.000 (Included)	2.009.170.433,66
<b>Eligible assets in cover pool</b>	<b>35.475.698.916,28</b>
<b>Non eligible assets in cover pool</b>	<b>145.649.156,36</b>
<b>Seasoning:</b>	
< 12 months	0,00
12-24 months	5.061.807.564,76
24-36 months	5.283.601.218,88
36-60 months	5.815.906.174,85
>60 months	18.753.697.311,44
<b>Interest rate type:</b>	
Floating not capped,	2.756.698.420,78
Floating capped	1.634.152.118,82
Fixed or reset < 2 year	90.651.819,24
Fixed or reset 2-5 year	346.092.157,87
Fixed or reset > 5 year	30.087.417.753,22
<b>Performance:</b>	
Not delinquent performing loans	34.821.308.268,61
Delinquent performing loans	93.704.001,32
Defaulted loans	10.091.575,40
<b>Remaining legal maturity:</b>	
< 12 months	41.914.644,18
1-5 years	663.597.792,34
over 5 years	34.209.499.833,41
<b>Outstanding Amount per Currency:</b>	
Euro	34.915.012.269,99
Other (Amounts per each foreign currency)	-

<b>Commercial mortgages:</b>	
by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
Unindexed LTV buckets:	
0-40	104.862.693,16
40-50	110.532.042,54
50-60	122.279.775,05
60-70	187.550.559,46
70-80	168.513.084,07
80-85	4.570.520,65
85-90	1.484.850,54
90-95	2.077.999,79
95-100	3.027.320,57
100-105	167.949,95
105-115	688.438,67
115-	580.568,24
Indexed LTV buckets:	
0-40	289.046.806,24
40-50	180.240.923,23
50-60	226.309.109,53
60-70	9.444.267,75
70-80	509.935,18
80-85	137.904,51
85-90	165.029,14
90-95	94.722,39
95-100	32.658,43
100-105	0,00
105-115	354.446,28
115-	0,00
Outstanding amount Buckets (in Eur):	
0 (included) – 10.000	2.363.403,59
10.000 (included) – 25.000	14.712.881,33
25.000 (included) – 50.000	80.378.033,18
50.000 (included) – 75.000	113.041.641,67
75.000 (included) – 100.000	110.810.353,84
100.000 (included) – 150.000	148.607.858,53
150.000 (included) – 200.000	81.639.420,74
200.000 (included) – 300.000	73.351.694,27
Over 300.000 (included)	81.430.515,55
Seasoning:	
< 12 months,	0,00
12-24 months	30.031.406,94
24-36 months	58.093.732,35
36-60 months	121.443.900,80
>60 months	496.766.762,61
Interest rate type:	
Floating not capped,	85.974.878,74
Floating capped	12.627.872,33
Fixed or reset < 2 year	3.470.626,22
Fixed or reset 2-5 year	25.141.517,24
Fixed or reset > 5 year	579.120.908,17
Performance:	
Not delinquent performing loans	703.669.460,72
Delinquent performing loans	2.666.341,98
Defaulted loans	1.939.872,81
Remaining legal maturity:	
< 12 months	1.605.485,27
1-5 years	42.274.016,37
over 5 years	662.456.301,06
Outstanding Amount per Currency:	
Euro	706.335.802,70
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

Table C. Key Concepts Explanation	
<b>Overcollateralization</b>	
Information on overcollateralization calculation method and asset composition	refers to the value of the Assets 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 9° 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)



This addendum is optional

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

HTT 2025

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					
	<b>Transaction Counterparties</b>	<b>Name</b>	<b>Legal Entity Identifier (LEI)*</b>			
E.1.1.1	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Service	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	Deutsche Bank S.p.A.	5299005572WCX82U3W60			
	2. Additional information on the swaps					
	<b>Swap Counterparties</b>	<b>Guarantor (if applicable)</b>	<b>Legal Entity Identifier (LEI)*</b>	<b>Type of Swap</b>		
E.2.1.1	Intesa Sanpaolo S.p.A.	ND2	2W8N8UU78PMDQKZENC08	Interest Rate Swap		
	3. Additional information on the asset distribution					
	<b>1. General Information</b>		<b>Total Assets</b>			
E.3.1.1	Weighted Average Seasoning (years)		6,44			
E.3.1.2	Weighted Average Maturity (years)**		19,65			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	<b>2. Arrears</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Public Sector Assets</b>	<b>% Shipping Loans</b>	<b>% Total Loans</b>
E.3.2.1	1-<30 days	0,06%	1,01%	ND2	ND2	0,08%
E.3.2.2	30-<60 days	0,19%	0,23%	ND2	ND2	0,19%
E.3.2.3	60-<90 days	0,05%	0,07%	ND2	ND2	0,05%
E.3.2.4	90-<180 days	0,06%	0,12%	ND2	ND2	0,06%
E.3.2.5	>= 180 days	0,04%	0,05%	ND2	ND2	0,04%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2025

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB F1</b>	
1. Share of sustainable loans in the total mortgage program	
2. Additional information on the sustainable section of the mortgage stock	
2A. Sustainable Residential Cover Pool	
2B. Sustainable Commercial Cover Pool	

1. Share of sustainable loans in the total mortgage program					
1. Amount of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	3,446.4	23,702	9.7%	5.6%
SM.1.1.2	Social impact mortgage loans	ND3	ND3	#VALUE!	#VALUE!
SM.1.1.3	other	ND3	ND3	#VALUE!	#VALUE!
SM.1.1.4	Total sustainable mortgage loans	3,446.4	23,702	#VALUE!	#VALUE!
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information		Nominal (mn)		% Total Sustainable Mortgages	
SM.2.1.1	Residential	3,422.7			99.5%
SM.2.1.2	Commercial	18.7			0.5%
SM.2.1.3	Other	0.0			0.0%
SM.2.1.4	Total	3,446.4			100.0%
2. General Information		Residential Loans	Commercial Loans	Total Sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	23574	128		ND3
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information eg. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	0.7%	18.7%		0.7%
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	100.0%	100.0%		100.0%
SM.2.4.2	Austria	0.0%	0.0%		0.0%
SM.2.4.3	Belgium	0.0%	0.0%		0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%		0.0%
SM.2.4.5	Croatia	0.0%	0.0%		0.0%
SM.2.4.6	Cyprus	0.0%	0.0%		0.0%
SM.2.4.7	Czechia	0.0%	0.0%		0.0%
SM.2.4.8	Denmark	0.0%	0.0%		0.0%
SM.2.4.9	Estonia	0.0%	0.0%		0.0%
SM.2.4.10	Finland	0.0%	0.0%		0.0%
SM.2.4.11	France	0.0%	0.0%		0.0%
SM.2.4.12	Germany	0.0%	0.0%		0.0%
SM.2.4.13	Greece	0.0%	0.0%		0.0%
SM.2.4.14	Netherlands	0.0%	0.0%		0.0%
SM.2.4.15	Hungary	0.0%	0.0%		0.0%
SM.2.4.16	Ireland	0.0%	0.0%		0.0%
SM.2.4.17	Italy	100.0%	100.0%		100.0%
SM.2.4.18	Latvia	0.0%	0.0%		0.0%
SM.2.4.19	Lithuania	0.0%	0.0%		0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%		0.0%
SM.2.4.21	Malta	0.0%	0.0%		0.0%
SM.2.4.22	Poland	0.0%	0.0%		0.0%
SM.2.4.23	Portugal	0.0%	0.0%		0.0%
SM.2.4.24	Romania	0.0%	0.0%		0.0%
SM.2.4.25	Slovakia	0.0%	0.0%		0.0%
SM.2.4.26	Slovenia	0.0%	0.0%		0.0%
SM.2.4.27	Spain	0.0%	0.0%		0.0%
SM.2.4.28	Sweden	0.0%	0.0%		0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
SM.2.4.30	Norway	0.0%	0.0%		0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%		0.0%
SM.2.4.32	Norway	0.0%	0.0%		0.0%
SM.2.4.33	Djibouti	0.0%	0.0%		0.0%
SM.2.4.34	Switzerland	0.0%	0.0%		0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%		0.0%
SM.2.4.36	Australia	0.0%	0.0%		0.0%
SM.2.4.37	Brazil	0.0%	0.0%		0.0%
SM.2.4.38	Canada	0.0%	0.0%		0.0%
SM.2.4.39	Japan	0.0%	0.0%		0.0%
SM.2.4.40	Korea	0.0%	0.0%		0.0%
SM.2.4.41	New Zealand	0.0%	0.0%		0.0%
SM.2.4.42	Singapore	0.0%	0.0%		0.0%
SM.2.4.43	US	0.0%	0.0%		0.0%
SM.2.4.44	Other	0.0%	0.0%		0.0%
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	Lombardia	38.5%	49.4%		38.6%
SM.2.5.2	Piemonte	6.0%	8.1%		6.0%
SM.2.5.3	Veneto	14.3%	11.3%		14.3%
SM.2.5.4	Liguria	0.0%	0.0%		0.0%
SM.2.5.5	Emilia Romagna	5.2%	6.2%		5.2%
SM.2.5.6	Friuli Venezia Giulia	1.7%	2.1%		1.7%
SM.2.5.7	Trentino Alto Adige	0.6%	0.0%		0.6%
SM.2.5.8	Valle d'Aosta	0.0%	0.0%		0.2%
SM.2.5.9	Lazio	8.0%	6.9%		8.0%
SM.2.5.10	Toscana	4.7%	5.1%		4.7%
SM.2.5.11	Lombardia	1.0%	1.0%		1.0%
SM.2.5.12	Abruzzo	1.8%	1.1%		1.8%
SM.2.5.13	Marche	1.6%	0.8%		1.6%
SM.2.5.14	Puglia	7.4%	2.9%		7.4%
SM.2.5.15	Sardegna	2.2%	5.3%		2.2%
SM.2.5.16	Sicilia	1.6%	0.7%		1.6%
SM.2.5.17	Calabria	0.5%	0.0%		0.5%
SM.2.5.18	Campania	3.0%	0.0%		3.0%
SM.2.5.19	Basilicata	0.0%	0.7%		0.6%
SM.2.5.20	Molise	0.2%	0.0%		0.2%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	90.4%	88.5%		90.4%
SM.2.6.2	Floating rate	0.0%	11.5%		9.6%
SM.2.6.3	Other	0.0%	0.0%		0.0%
OSM.2.6.1					
OSM.2.6.2					
OSM.2.6.3					
OSM.2.6.4					
OSM.2.6.5					
OSM.2.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	0.0%	0.0%		0.0%
SM.2.7.2	Amortising	100.0%	100.0%		100.0%
SM.2.7.3	Other	0.0%	0.0%		0.0%
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12 months	0.0%	0.0%		0.0%
SM.2.8.2	> 12 - <= 24 months	41.7%	21.5%		41.6%
SM.2.8.3	> 24 - <= 36 months	28.2%	23.0%		28.2%
SM.2.8.4	> 36 - <= 60 months	27.4%	52.2%		27.6%
SM.2.8.5	> 60 months	2.7%	3.2%		2.7%
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0.0%	0.0%		0.0%
OSM.2.9.1	% Defaulted Loans pursuant Art 178 CRR	ND2	ND2		ND2
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
2.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (100k)	145.4			
SM.2A.10.2	By buckets (mn): 0 (included) - 10k	0.1	11	0.0%	0.0%

SM.2A.10.3	10k (Included) – 25k	2,6	140	0,1%	0,6%
SM.2A.10.4	25k (Included) – 50k	48,9	1.238	1,5%	5,3%
SM.2A.10.5	50k (Included) – 75k	145,4	2.281	4,2%	9,7%
SM.2A.10.6	75k (Included) – 100k	307,8	3.478	9,0%	14,8%
SM.2A.10.7	100k (Included) – 150k	931,2	7.432	27,2%	31,5%
SM.2A.10.8	150k (Included) – 200k	873,1	5.049	25,5%	21,4%
SM.2A.10.9	200k (Included) – 300k	726,3	3.068	21,2%	13,0%
SM.2A.10.10	Over 300k (Included)	391,1	867	11,4%	3,7%
SM.2A.10.26	Total	3.427,7	23.574	100,0%	100,0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
SM.2A.11.1	Nominal			% Residential Loans	% No. of Loans
	Weighted Average LTV (%)	64,3%			
By LTV buckets (mm):					
SM.2A.11.2	>0 - <=40 %	336,5	3.747	9,8%	15,9%
SM.2A.11.3	>40 - <=50 %	402,5	3.250	11,7%	13,8%
SM.2A.11.4	>50 - <=60 %	445,2	3.065	13,0%	13,0%
SM.2A.11.5	>60 - <=70 %	713,1	4.424	20,8%	18,8%
SM.2A.11.6	>70 - <=80 %	1.373,9	8.127	40,3%	34,5%
SM.2A.11.7	>80 - <=90 %	129,0	788	3,8%	3,3%
SM.2A.11.8	>90 - <=100 %	27,6	173	0,8%	0,7%
SM.2A.11.9	>100%	0,0	0	0,0%	0,0%
SM.2A.11.10	Total	3.427,7	23.574	100,0%	100,0%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
SM.2A.12.1	Nominal			% Residential Loans	% No. of Loans
	Weighted Average LTV (%)	57,4%			
By LTV buckets (mm):					
SM.2A.12.2	>0 - <=40 %	559,1	5.798	16,3%	24,6%
SM.2A.12.3	>40 - <=50 %	454,0	3.342	13,2%	14,2%
SM.2A.12.4	>50 - <=60 %	606,9	3.886	17,7%	16,7%
SM.2A.12.5	>60 - <=70 %	897,8	5.416	25,9%	23,0%
SM.2A.12.6	>70 - <=80 %	917,4	5.078	26,8%	21,5%
SM.2A.12.7	>80 - <=90 %	2,0	3	0,1%	0,0%
SM.2A.12.8	>90 - <=100 %	0,0	1	0,0%	0,0%
SM.2A.12.9	>100%	0,0	0	0,0%	0,0%
SM.2A.12.10	Total	3.427,7	23.574	100,0%	100,0%
<b>13. Breakdown by type</b>					
SM.2A.13.1	Owner occupied	96,2%		% Residential Loans	
SM.2A.13.2	Second home/Holiday houses	3,8%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,0%			
SM.2A.13.4	Subsidised housing	0,0%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	0,0%			
<b>14. Loan by Ranking</b>					
SM.2A.14.1	1st lien / No prior ranks	99,9%		% Residential Loans	
SM.2A.14.2	Guaranteed	0,1%			
SM.2A.14.3	Other	0,0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
<b>15. Energy Performance information of the financed RRE</b>					
SM.2A.15.1	A	2.491,6	16.480	72,7%	69,9%
SM.2A.15.2	B	552,9	4.357	16,1%	18,5%
SM.2A.15.3	C	16,0	182	0,5%	0,8%
SM.2A.15.4	D	15,2	196	0,4%	0,8%
SM.2A.15.5	E	9,1	114	0,3%	0,5%
SM.2A.15.6	F	7,2	5,9	0,2%	0,3%
SM.2A.15.7	G	9,9	82	0,3%	0,3%
SM.2A.15.8	no data	327,1	2.091	9,5%	8,9%
SM.2A.15.9	Total	3.427,7	23.574	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
<b>16. Primary Energy Intensity (kWh/m2 per year)</b>					
SM.2A.16.8	no data	ND3		% Residential Loans	% No. of Dwellings
SM.2A.16.9	Total	0,0	0	0,0%	0,0%
OSM.2A.16.1					
OSM.2A.16.2					
<b>17. Property Age Structure</b>					
SM.2A.17.1	older than 1919	34,0	234	1,0%	1,0%
SM.2A.17.2	1919 - 1945	42,7	260	1,2%	1,1%
SM.2A.17.3	1946 - 1960	119,9	863	3,5%	3,7%
SM.2A.17.4	1961 - 1970	283,0	2.085	8,3%	8,8%
SM.2A.17.5	1971 - 1980	82,4	688	2,4%	2,9%
SM.2A.17.6	1981 - 1990	54,0	432	1,6%	1,8%
SM.2A.17.7	1991 - 2000	46,1	373	1,3%	1,6%
SM.2A.17.8	2001 - 2005	56,8	447	1,7%	1,9%
SM.2A.17.9	2006 - 2010	295,0	2.323	8,6%	9,9%
SM.2A.17.10	2011 - 2015	331,6	2.477	9,7%	10,5%
SM.2A.17.11	2016 - 2020	452,7	676,7	19,3%	19,1%
SM.2A.17.12	2021 and onwards	1.395,5	883,1	40,7%	37,5%
SM.2A.17.13	no data	10,0	49	0,3%	0,2%
SM.2A.17.14	Total	3.427,7	23.574	100,0%	100,0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
<b>18. Dwelling type</b>					
SM.2A.18.1	House, detached or semi-detached	600,7	3.730	17,5%	15,8%
SM.2A.18.2	Flat or Apartment	2.188,9	15.752	63,9%	66,8%
SM.2A.18.3	Bungalow	0,0	0,0	0,0%	0,0%
SM.2A.18.4	Terraced House	360,1	2.334	10,5%	9,9%
SM.2A.18.5	Multifamily House	0,0	0,0	0,0%	0,0%
SM.2A.18.6	Land Only	0,0	0,0	0,0%	0,0%
SM.2A.18.7	other	277,9	1.758	8,1%	7,5%
SM.2A.18.8	Total	3.427,7	23.574	100,0%	100,0%
OSM.2A.18.1					
<b>19. New Residential Property</b>					
SM.2A.19.1	New Property	304,4	1.941	8,9%	8,2%
SM.2A.19.2	Existing Property	3.122,9	21.631	91,1%	91,8%
SM.2A.19.3	other	0,0	0,0	0,0%	0,0%
SM.2A.19.4	no data	0,0	0,0	0,0%	0,0%
SM.2A.19.5	Total	3.427,7	23.574	100,0%	100,0%
OSM.2A.19.1					
<b>20. CO2 emission - by dwelling type - as per national availability</b>					
SM.2A.20.1	House, detached or semi-detached	ND3	ND3	kg CO2/m2 (per year)	% No. of Dwellings with no CO2 data
SM.2A.20.2	Flat or Apartment	ND3	ND3		
SM.2A.20.3	Bungalow	ND3	ND3		
SM.2A.20.4	Terraced House	ND3	ND3		
SM.2A.20.5	Multifamily House	ND3	ND3		
SM.2A.20.6	Land Only	ND3	ND3		
SM.2A.20.7	other	ND3	ND3		
SM.2A.20.8	Total	0,0	0,0		
SM.2A.20.9	Weighted Average			ND3	
<b>2.B Sustainable Commercial Cover Pool</b>					
<b>21. Loan Size Information</b>					
SM.2B.21.1	Nominal			% Commercial Loans	% No. of Loans
	Average loan size (000s)	146,3			
By buckets (mm):					
SM.2B.21.2	0 (Included) – 10k	0,0	0,0	0,0%	0,0%
SM.2B.21.3	10k (Included) – 25k	0,0	1,0	0,1%	0,8%
SM.2B.21.4	25k (Included) – 50k	0,2	5,0	1,1%	3,9%
SM.2B.21.5	50k (Included) – 75k	1,3	20,0	6,8%	15,6%
SM.2B.21.6	75k (Included) – 100k	1,3	15,0	7,1%	11,7%
SM.2B.21.7	100k (Included) – 150k	4,5	38,0	4,9%	29,7%
SM.2B.21.8	150k (Included) – 200k	4,5	26,0	24,1%	20,3%
SM.2B.21.9	200k (Included) – 300k	4,4	18	23,4%	14,1%
SM.2B.21.10	Over 300k (Included)	2,1	5	11,2%	3,9%
SM.2B.21.26	Total	18,7	128	100,0%	100,0%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>					
SM.2B.22.1	Nominal			% Commercial Loans	% No. of Loans
	Weighted Average LTV (%)	52,8%			
By LTV buckets (mm):					
SM.2B.22.2	>0 - <=40 %	3,6	30	19,3%	23,4%
SM.2B.22.3	>40 - <=50 %	3,1	22	16,6%	17,2%
SM.2B.22.4	>50 - <=60 %	5,9	40	31,5%	31,3%
SM.2B.22.5	>60 - <=70 %	5,6	32	29,9%	25,0%
SM.2B.22.6	>70 - <=80 %	0,4	3	2,3%	2,3%
SM.2B.22.7	>80 - <=90 %	0,1	1	0,4%	0,8%
SM.2B.22.8	>90 - <=100 %	0,0	0	0,0%	0,0%
SM.2B.22.9	>100%	0,0	0	0,0%	0,0%
SM.2B.22.10	Total	18,7	128	100,0%	100,0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>					
SM.2B.23.1	Nominal			% Commercial Loans	% No. of Loans
	Weighted Average LTV (%)	42,8%			
By LTV buckets (mm):					
SM.2B.23.2	>0 - <=40 %	6,9	55	36,8%	43,0%
SM.2B.23.3	>40 - <=50 %	4,4	32	23,6%	25,0%

SM.28.23.4	>50 - <=60 %	7,3	40	38,9%	31,3%
SM.28.23.5	>60 - <=70 %	0,1	1	0,6%	0,8%
SM.28.23.6	>70 - <=80 %	0,0	0	0,0%	0,0%
SM.28.23.7	>80 - <=90 %	0,0	0	0,0%	0,0%
SM.28.23.8	>90 - <=100 %	0,0	0	0,0%	0,0%
SM.28.23.9	>100%	0,0	0	0,0%	0,0%
SM.28.23.10	Total	18,7	128	100,0%	100,0%
<b>24. Breakdown by Type % Commercial loans</b>					
SM.28.24.1	Retail	ND3			
SM.28.24.2	Office	ND3			
SM.28.24.3	Hotel/Tourism	ND3			
SM.28.24.4	Shopping malls	ND3			
SM.28.24.5	Industry	ND3			
SM.28.24.6	Agriculture	ND3			
SM.28.24.7	Other commercially used	ND3			
SM.28.24.8	Hospital	ND3			
SM.28.24.9	School	ND3			
SM.28.24.10	other RE with a social relevant purpose	ND3			
SM.28.24.11	Land	ND3			
SM.28.24.12	Property developers / Building under construction	ND3			
SM.28.24.13	Other	ND3			
<b>25. EPC Information of the financed CRE Nominal (mn) Number of CRE % Commercial Loans % No. of CRE</b>					
SM.28.25.18	no data	ND3	0		
SM.28.25.19	Total	0,0	0	0,0%	0,0%
<b>26. Average energy use intensity (kWh/m2 per year) Nominal (mn) Number of CRE % Commercial Loans % No. of CRE</b>					
SM.28.26.18	no data	ND3			
SM.28.26.19	Total	0,0	0	0,0%	0,0%
<b>27. CRE Age Structure Nominal (mn) Number of CRE % Commercial Loans % No. of CRE</b>					
SM.28.27.1	older than 1919	ND3	ND3		
SM.28.27.2	1919 - 1945	ND3	ND3		
SM.28.27.3	1946 - 1960	ND3	ND3		
SM.28.27.4	1961 - 1970	ND3	ND3		
SM.28.27.5	1971 - 1980	ND3	ND3		
SM.28.27.6	1981 - 1990	ND3	ND3		
SM.28.27.7	1991 - 2000	ND3	ND3		
SM.28.27.8	2001 - 2005	ND3	ND3		
SM.28.27.9	2006 - 2010	ND3	ND3		
SM.28.27.10	2011 - 2015	ND3	ND3		
SM.28.27.11	2016 - 2020	ND3	ND3		
SM.28.27.12	2021 and onwards	ND3	ND3		
SM.28.27.13	no data	ND3	ND3		
SM.28.27.14	Total	0,0	0	0,0%	0,0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
<b>28. New Commercial Property Nominal (mn) Number of CRE % Commercial Loans % No. of CRE</b>					
SM.28.28.1	New property	ND3	ND3		
SM.28.28.2	Existing property	ND3	ND3		
SM.28.28.3	other	ND3	ND3		
SM.28.28.4	no data	ND3	ND3		
SM.28.28.5	Total	0,0	0	0,0%	0,0%
<b>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) % No. of Dwellings with no CO2 data</b>					
SM.28.29.1	Retail	ND3	ND3	ND3	ND3
SM.28.29.2	Office	ND3	ND3	ND3	ND3
SM.28.29.3	Hotel/Tourism	ND3	ND3	ND3	ND3
SM.28.29.4	Shopping malls	ND3	ND3	ND3	ND3
SM.28.29.5	Industry	ND3	ND3	ND3	ND3
SM.28.29.6	Agriculture	ND3	ND3	ND3	ND3
SM.28.29.7	Other commercially used	ND3	ND3	ND3	ND3
SM.28.29.8	Hospital	ND3	ND3	ND3	ND3
SM.28.29.9	School	ND3	ND3	ND3	ND3
SM.28.29.10	other RE with a social relevant purpose	ND3	ND3	ND3	ND3
SM.28.29.11	Land	ND3	ND3	ND3	ND3
SM.28.29.12	Property developers / Building under construction	ND3	ND3	ND3	ND3
SM.28.29.13	Other	ND3	ND3	ND3	ND3
SM.28.29.14	Total	ND3	ND3		
SM.28.29.15	Weighted Average			ND3	
SM.28.29.16					
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

