

PRESS RELEASE

INTESA SANPAOLO: 2023 EU-WIDE STRESS TEST RESULTS

Turin - Milan, 28 July 2023 – Intesa Sanpaolo was subject to the 2023 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Single Supervisory Mechanism (SSM), the Bank of Italy, the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

The stress test scenario covers a three-year horizon (2023-2025). The stress test has been carried out applying a static balance sheet assumption as of December 2022 and therefore does not take into account future business strategies and management actions. It is not a forecast of Intesa Sanpaolo profits.

The Intesa Sanpaolo fully loaded Common Equity Tier 1 ratio (CET1 ratio) resulting from the stress test stands at:

| | 2023 | 2024 | 2025 |
|--------------------------|---------------|---------------|---------------|
| Baseline scenario | 14.02% | 14.47% | 14.85% |
| Adverse scenario | 10.36% | 10.78% | 10.85% |

versus the starting-point figure of 13.53% as of 31 December 2022.

The results of the stress test highlight that Intesa Sanpaolo is able to confirm its solidity even in complex scenarios, thanks to its well-diversified and resilient business model.



2023 EU-wide Stress Test

| | |
|---------------------|------------------------|
| Bank Name | Intesa Sanpaolo S.p.A. |
| LEI Code | 2W8N8UU78PMDQKZENC08 |
| Country Code | IT |

2023 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

| | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 |
| (mln EUR, %) | | | | | | | |
| Net interest income | 9,585 | 11,335 | 12,180 | 11,731 | 8,560 | 9,514 | 9,466 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 1,502 | 702 | 702 | 702 | -1,138 | 281 | 281 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -2,703 | -633 | -1,332 | -1,107 | -4,413 | -2,914 | -2,825 |
| Profit or (-) loss for the year | 4,379 | 6,693 | 6,698 | 6,412 | -1,409 | 1,553 | 1,700 |
| Coverage ratio: non-performing exposure (%) | 51.77% | 46.41% | 42.95% | 40.92% | 49.30% | 45.26% | 42.65% |
| Common Equity Tier 1 capital | 40,772 | 41,577 | 43,097 | 44,449 | 31,337 | 33,232 | 34,540 |
| Total Risk exposure amount (all transitional adjustments included) | 295,443 | 296,548 | 297,851 | 299,332 | 302,623 | 308,235 | 318,405 |
| Common Equity Tier 1 ratio, % | 13.80% | 14.02% | 14.47% | 14.85% | 10.36% | 10.78% | 10.85% |
| Fully loaded Common Equity Tier 1 ratio, % | 13.53% | 14.02% | 14.47% | 14.85% | 10.36% | 10.78% | 10.85% |
| Tier 1 capital | 47,979 | 48,784 | 50,304 | 51,656 | 38,544 | 40,439 | 41,747 |
| Total leverage ratio exposures | 855,282 | 855,282 | 855,282 | 855,282 | 855,282 | 855,282 | 855,282 |
| Leverage ratio, % | 5.61% | 5.70% | 5.88% | 6.04% | 4.51% | 4.73% | 4.88% |
| Fully loaded leverage ratio, % | 5.53% | 5.71% | 5.89% | 6.04% | 4.51% | 4.73% | 4.88% |
| Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. % | 13.42% | | | | | | |

| | |
|-----------------------------------|-------------------|
| IFRS 9 transitional arrangements? | Yes (static only) |
|-----------------------------------|-------------------|

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|--|--|-----------------------|---------------|---------------|-----------|-----------------------|--------------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| Central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 29,369 | 342 | 0 | 0 | 15,747 | 410 | 0 | 0 | 15,865 | 3,766 | 332 | 61 | 71 | 197 | 59.21% |
| Corporates | | 160,891 | 2,765 | 1,745 | 10 | 65,140 | 2,023 | 1,382 | 0 | 160,943 | 19,313 | 5,444 | 328 | 1,104 | 3,321 | 51.69% |
| Corporates - Of Which: Specialised Lending | | 12,650 | 559 | 24 | 0 | 7,662 | 167 | 36 | 0 | 10,338 | 7,997 | 518 | 62 | 189 | 305 | 58.79% |
| Corporates - Of Which: SME | | 33,231 | 3,404 | 464 | 0 | 20,543 | 994 | 304 | 0 | 28,877 | 5,178 | 2,724 | 133 | 405 | 1,253 | 50.89% |
| Retail | | 154,425 | 3,895 | 0 | 0 | 39,653 | 1,333 | 0 | 0 | 155,075 | 9,329 | 3,310 | 214 | 491 | 1,524 | 48.74% |
| Retail - Secured on real estate property | | 121,385 | 1,950 | 0 | 0 | 21,418 | 724 | 0 | 0 | 115,111 | 6,274 | 1,509 | 89 | 308 | 438 | 29.02% |
| Retail - Secured on real estate property - Of Which: SME | | 5,089 | 387 | 0 | 0 | 1,289 | 126 | 0 | 0 | 6,327 | 751 | 234 | 14 | 34 | 98 | 20.59% |
| Retail - Secured on real estate property - Of Which: non-SME | | 116,297 | 1,603 | 0 | 0 | 20,109 | 598 | 0 | 0 | 110,774 | 5,523 | 1,189 | 64 | 267 | 340 | 28.66% |
| Retail - Qualifying Revolving | | 35 | 1 | 0 | 0 | 15 | 0 | 0 | 0 | 84 | 12 | 0 | 0 | 1 | 10 | 95.98% |
| Retail - Other Retail | | 32,951 | 1,894 | 0 | 0 | 9,380 | 599 | 0 | 0 | 29,880 | 3,046 | 1,591 | 114 | 181 | 1,064 | 67.13% |
| Retail - Other Retail - Of Which: SME | | 11,633 | 761 | 0 | 0 | 2,745 | 260 | 0 | 0 | 10,634 | 975 | 632 | 48 | 59 | 440 | 69.98% |
| Retail - Other Retail - Of Which: non-SME | | 21,318 | 1,093 | 0 | 0 | 6,635 | 324 | 0 | 0 | 19,246 | 2,071 | 959 | 66 | 122 | 624 | 62.14% |
| Equity | | 8,755 | 48 | 0 | 0 | 28,776 | 0 | 0 | 0 | 5,511 | 0 | 25 | 1 | 0 | 0 | 0.00% |
| Securitisation | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | | 357,246 | 11,541 | 1,746 | 10 | 160,278 | 3,777 | 1,382 | 0 | 311,493 | 30,411 | 8,911 | 604 | 1,640 | 4,636 | 52.02% |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|--|--|-----------------------|---------------|---------------|-----------|-----------------------|--------------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| Central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 16,650 | 290 | 0 | 0 | 8,109 | 363 | 0 | 0 | 12,780 | 1,625 | 280 | 56 | 33 | 180 | 64.42% |
| Corporates | | 104,776 | 6,941 | 0 | 0 | 55,811 | 1,207 | 0 | 0 | 97,051 | 11,205 | 4,701 | 261 | 1,218 | 2,478 | 54.66% |
| Corporates - Of Which: Specialised Lending | | 6,274 | 405 | 0 | 0 | 3,224 | 121 | 405 | 0 | 4,423 | 1,200 | 305 | 31 | 52 | 192 | 61.82% |
| Corporates - Of Which: SME | | 31,624 | 3,347 | 0 | 0 | 18,160 | 831 | 0 | 0 | 26,630 | 4,819 | 2,660 | 129 | 399 | 1,481 | 55.79% |
| Retail | | 142,706 | 1,617 | 0 | 0 | 29,246 | 1,090 | 0 | 0 | 139,044 | 8,614 | 2,881 | 198 | 411 | 1,304 | 61.42% |
| Retail - Secured on real estate property | | 111,305 | 1,911 | 0 | 0 | 19,948 | 646 | 0 | 0 | 105,414 | 5,891 | 1,431 | 92 | 275 | 409 | 28.56% |
| Retail - Secured on real estate property - Of Which: SME | | 3,071 | 285 | 0 | 0 | 1,298 | 120 | 0 | 0 | 4,326 | 745 | 319 | 15 | 38 | 172 | 20.47% |
| Retail - Secured on real estate property - Of Which: non-SME | | 108,234 | 1,626 | 0 | 0 | 18,650 | 526 | 0 | 0 | 101,088 | 5,146 | 1,112 | 78 | 237 | 339 | 29.03% |
| Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | | 31,399 | 426 | 0 | 0 | 9,298 | 444 | 0 | 0 | 28,638 | 2,723 | 1,451 | 106 | 136 | 899 | 61.99% |
| Retail - Other Retail - Of Which: SME | | 11,270 | 245 | 0 | 0 | 2,548 | 250 | 0 | 0 | 10,400 | 855 | 617 | 47 | 51 | 430 | 69.66% |
| Retail - Other Retail - Of Which: non-SME | | 20,119 | 180 | 0 | 0 | 6,750 | 194 | 0 | 0 | 18,238 | 1,869 | 836 | 59 | 106 | 520 | 63.29% |
| Equity | | 7,418 | 40 | 0 | 0 | 25,520 | 0 | 0 | 0 | 5,521 | 0 | 25 | 1 | 0 | 0 | 0.00% |
| Securitisation | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | | 271,526 | 10,499 | 0 | 1 | 116,722 | 3,121 | 0 | 0 | 243,419 | 21,744 | 7,890 | 506 | 1,220 | 4,024 | 51.00% |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|--|--|-----------------------|------------|---------------|-----------|-----------------------|------------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| Central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 4,545 | 61 | 285 | 4 | 3,083 | 163 | 224 | 0 | 4,286 | 528 | 65 | 23 | 15 | 36 | 55.79% |
| Corporates - Of Which: Specialised Lending | | 1,043 | 1 | 0 | 0 | 967 | 0 | 0 | 0 | 1,007 | 36 | 0 | 0 | 0 | 0 | 0.04% |
| Corporates - Of Which: SME | | 1,921 | 59 | 221 | 4 | 1,299 | 163 | 154 | 0 | 1,858 | 287 | 60 | 11 | 8 | 36 | 60.39% |
| Retail | | 10,810 | 217 | 0 | 0 | 2,085 | 276 | 0 | 0 | 10,134 | 655 | 217 | 14 | 61 | 145 | 66.83% |
| Retail - Secured on real estate property | | 3,269 | 71 | 0 | 0 | 1,091 | 81 | 0 | 0 | 8,063 | 328 | 71 | 5 | 28 | 28 | 31.00% |
| Retail - Secured on real estate property - Of Which: SME | | 161 | 1 | 0 | 0 | 11 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail - Secured on real estate property - Of Which: non-SME | | 3,108 | 70 | 0 | 0 | 1,079 | 81 | 0 | 0 | 8,071 | 320 | 70 | 5 | 27 | 27 | 38.54% |
| Retail - Qualifying Revolving | | 96 | 11 | 0 | 0 | 15 | 11 | 0 | 0 | 84 | 12 | 0 | 0 | 1 | 10 | 95.59% |
| Retail - Other Retail | | 1,504 | 134 | 0 | 0 | 864 | 182 | 0 | 0 | 1,189 | 317 | 136 | 8 | 33 | 107 | 79.15% |
| Retail - Other Retail - Of Which: SME | | 354 | 10 | 0 | 0 | 197 | 0 | 0 | 0 | 234 | 120 | 10 | 1 | 8 | 10 | 66.40% |
| Retail - Other Retail - Of Which: non-SME | | 1,150 | 120 | 0 | 0 | 667 | 172 | 0 | 0 | 955 | 197 | 126 | 7 | 25 | 97 | 80.79% |
| Equity | | 0 | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | | 15,361 | 278 | 286 | 4 | 5,168 | 440 | 224 | 0 | 14,447 | 1,184 | 282 | 37 | 77 | 181 | 64.28% |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|--|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| Central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 9,223 | 371 | 0 | 0 | 3,995 | 60 | 0 | 0 | 5,885 | 40 | 0 | 0 | 0 | 14 | 62.20% |
| Corporates - Of Which: Specialised Lending | | 704 | 0 | 0 | 0 | 241 | 0 | 0 | 0 | 680 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates - Of Which: SME | | 88 | 0 | 0 | 0 | 221 | 0 | 0 | 0 | 77 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property | | 77 | 0 | 0 | 0 | 26 | 0 | 0 | 0 | 74 | 3 | 0 | 0 | 0 | 0 | 35.36% |
| Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | | 77 | 0 | 0 | 0 | 26 | 0 | 0 | 0 | 74 | 3 | 0 | 0 | 0 | 0 | 35.36% |
| Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 210 | 0 | 0 | 0 | 425 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 57.92% |
| Securitisation | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | | 10,537 | 38 | 0 | 0 | 4,420 | 60 | 0 | 0 | 7,713 | 1,759 | 24 | 7 | 17 | 15 | 61.85% |



2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| SERBIA | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 143 | 0 | 0 | 0 | 133 | 0 | 0 | 0 | 44 | 82 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 38 | 0 | 0 | 0 | 18 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 32 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 31 | 11 | 0 | 0 | 0 | 0 | 71.17% |
| | Retail - Secured on real estate property | 30 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 28 | 11 | 0 | 0 | 0 | 0 | 25.15% |
| | Retail - Secured on real estate property - Of Which: SME | 30 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 28 | 11 | 0 | 0 | 0 | 0 | 25.15% |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| | Retail - Other Retail | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 83.33% |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 83.33% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 173 | 0 | 0 | 0 | 139 | 0 | 0 | 0 | 85 | 89 | 0 | 0 | 0 | 0 | 71.17% | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| HUNGARY | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 215 | 0 | 3 | 0 | 99 | 0 | 2 | 0 | 157 | 4 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 3 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 3 | 1 | 0 | 0 | 0 | 0 | 79.61% |
| | Retail - Secured on real estate property | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 66.07% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 66.07% |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 80.94% |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 86.52% |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 78.75% |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 223 | 0 | 3 | 0 | 101 | 0 | 2 | 0 | 163 | 5 | 0 | 0 | 0 | 0 | 79.61% | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| UNITED KINGDOM | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 2,471 | 0 | 0 | 0 | 238 | 0 | 0 | 0 | 235 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 5,197 | 1 | 0 | 0 | 3,077 | 0 | 0 | 0 | 3,458 | 1,159 | 0 | 0 | 0 | 0 | 28.56% |
| | Corporates - Of Which: Specialised Lending | 645 | 0 | 0 | 0 | 251 | 0 | 0 | 0 | 507 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Corporates - Of Which: SME | 13 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 11 | 30 | 0 | 0 | 0 | 0 | 54.43% |
| | Retail | 144 | 1 | 0 | 0 | 51 | 0 | 0 | 0 | 130 | 14 | 1 | 0 | 1 | 1 | 53.87% |
| | Retail - Secured on real estate property | 139 | 1 | 0 | 0 | 49 | 0 | 0 | 0 | 126 | 13 | 1 | 0 | 1 | 1 | 53.87% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 139 | 1 | 0 | 0 | 49 | 0 | 0 | 0 | 126 | 13 | 1 | 0 | 1 | 1 | 53.87% |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 5 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 4 | 1 | 0 | 0 | 0 | 0 | 62.49% |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 86.72% |
| | Retail - Other Retail - Of Which: non-SME | 5 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 4 | 1 | 0 | 0 | 0 | 0 | 62.18% |
| | Equity | 92 | 0 | 0 | 0 | 212 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 7,968 | 2 | 0 | 0 | 3,866 | 1 | 0 | 0 | 3,823 | 1,173 | 1 | 0 | 0 | 0 | 49.38% | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB
Intesa Sanpaolo S.p.A.

Table for Italy showing stress test results for 2023. Columns include exposure stages (1-3), provisions, coverage ratios, and IRB totals for 31/12/2023, 31/12/2024, and 31/12/2025. Rows include Central banks, Central governments, Institutions, Corporates, Retail, and Equity.

Table for Italy showing stress test results for 2024. Columns include exposure stages (1-3), provisions, coverage ratios, and IRB totals for 31/12/2023, 31/12/2024, and 31/12/2025. Rows include Central banks, Central governments, Institutions, Corporates, Retail, and Equity.

Table for Slovakia showing stress test results for 2023. Columns include exposure stages (1-3), provisions, coverage ratios, and IRB totals for 31/12/2023, 31/12/2024, and 31/12/2025. Rows include Central banks, Central governments, Institutions, Corporates, Retail, and Equity.

Table for United States showing stress test results for 2023. Columns include exposure stages (1-3), provisions, coverage ratios, and IRB totals for 31/12/2023, 31/12/2024, and 31/12/2025. Rows include Central banks, Central governments, Institutions, Corporates, Retail, and Equity.

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|
| | 31/12/2023 | | | | 31/12/2024 | | | | 31/12/2025 | | | | | | | | | | | | | |
| (m€ EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 2 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 18.76% | 0 | 11 | 0 | 0 | 0 | 0 | 19.05% | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 19.15% |
| Corporates | 112 | 101 | 1 | 0 | 0 | 15.57% | 131 | 121 | 21 | 0 | 0 | 0 | 0 | 13.77% | 126 | 106 | 1 | 0 | 0 | 0 | 12.89% | |
| Corporates - Of Which: Specialised Lending | 1 | 16 | 1 | 0 | 0 | 15.00% | 1 | 14 | 2 | 0 | 0 | 0 | 0 | 15.00% | 2 | 12 | 1 | 0 | 0 | 0 | 1 | 15.00% |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 58.09% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 59.37% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 45.37% |
| Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 10.60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.57% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.41% |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 10.60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.57% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.41% |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 46.14% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 46.14% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 46.14% |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 63.29% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 59.69% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 32.31% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 58.73% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 51.98% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.91% |
| Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 63.93% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 61.71% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 39.84% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 16 | 19 | 1 | 0 | 1 | 0 | 16.13% | 16 | 18 | 2 | 0 | 1 | 0 | 16.06% | 16 | 17 | 4 | 0 | 1 | 1 | 1 | 16.10% |

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | 31/12/2023 | | | | 31/12/2024 | | | | 31/12/2025 | | | | | | | | | | | | | |
| (m€ EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 2 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 794 | 16 | 0 | 0 | 0 | 0 | 24.14% | 789 | 21 | 1 | 0 | 0 | 0 | 24.21% | 787 | 22 | 1 | 0 | 0 | 0 | 24.29% | |
| Corporates | 2,065 | 225 | 62 | 0 | 0 | 0 | 23.28% | 2,041 | 228 | 101 | 0 | 0 | 0 | 23.01% | 2,020 | 223 | 119 | 0 | 0 | 0 | 22.85% | |
| Corporates - Of Which: Specialised Lending | 95 | 30 | 8 | 1 | 2 | 2 | 20.28% | 88 | 30 | 18 | 1 | 2 | 1 | 19.26% | 80 | 28 | 28 | 1 | 2 | 1 | 18.91% | |
| Corporates - Of Which: SME | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 26.30% | 0 | 0 | 0 | 0 | 0 | 0 | 26.76% | 0 | 0 | 0 | 0 | 0 | 0 | 27.13% | |
| Retail - Secured on real estate property | 28 | 2 | 1 | 0 | 0 | 0 | 19.99% | 28 | 2 | 1 | 0 | 0 | 0 | 17.28% | 28 | 1 | 1 | 0 | 0 | 0 | 16.23% | |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 28 | 2 | 1 | 0 | 0 | 0 | 19.99% | 28 | 2 | 1 | 0 | 0 | 0 | 17.28% | 28 | 1 | 1 | 0 | 0 | 0 | 16.23% | |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 49.21% | 0 | 0 | 0 | 0 | 0 | 0 | 49.21% | 0 | 0 | 0 | 0 | 0 | 0 | 49.21% | |
| Retail - Other Retail | 1 | 0 | 0 | 0 | 0 | 0 | 79.46% | 1 | 0 | 0 | 0 | 0 | 0 | 79.11% | 1 | 0 | 0 | 0 | 0 | 0 | 72.49% | |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 49.36% | 0 | 0 | 0 | 0 | 0 | 0 | 49.36% | 0 | 0 | 0 | 0 | 0 | 0 | 49.36% | |
| Retail - Other Retail - Of Which: non-SME | 1 | 0 | 0 | 0 | 0 | 0 | 79.46% | 1 | 0 | 0 | 0 | 0 | 0 | 79.11% | 1 | 0 | 0 | 0 | 0 | 0 | 72.49% | |
| Equity | 28 | 0 | 0 | 0 | 0 | 0 | 60.48% | 28 | 0 | 0 | 0 | 0 | 0 | 60.48% | 28 | 0 | 0 | 0 | 0 | 0 | 60.48% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 3,718 | 243 | 83 | 2 | 5 | 29 | 35.26% | 3,688 | 252 | 103 | 2 | 4 | 34 | 32.93% | 3,665 | 259 | 120 | 2 | 4 | 38 | 31.55% | |

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | 31/12/2023 | | | | 31/12/2024 | | | | 31/12/2025 | | | | | | | | | | | | | |
| (m€ EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 2 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 483 | 8 | 1 | 0 | 0 | 0 | 23.43% | 483 | 7 | 2 | 0 | 0 | 0 | 23.46% | 483 | 6 | 0 | 0 | 0 | 0 | 23.37% | |
| Corporates | 4,650 | 223 | 38 | 3 | 10 | 12 | 32.08% | 4,635 | 246 | 61 | 2 | 0 | 20 | 31.84% | 4,639 | 225 | 78 | 0 | 4 | 23 | 31.69% | |
| Corporates - Of Which: Specialised Lending | 16 | 2 | 0 | 0 | 0 | 0 | 16.11% | 15 | 2 | 0 | 0 | 0 | 0 | 16.06% | 14 | 0 | 0 | 0 | 0 | 0 | 15.65% | |
| Corporates - Of Which: SME | 40 | 1 | 0 | 0 | 0 | 0 | 30.51% | 40 | 1 | 0 | 0 | 0 | 0 | 31.07% | 40 | 1 | 0 | 0 | 0 | 31.31% | | |
| Retail | 12 | 0 | 0 | 0 | 0 | 0 | 15.94% | 13 | 0 | 0 | 0 | 0 | 0 | 15.75% | 13 | 0 | 0 | 0 | 0 | 0 | 14.81% | |
| Retail - Secured on real estate property | 12 | 0 | 0 | 0 | 0 | 0 | 14.83% | 12 | 0 | 0 | 0 | 0 | 0 | 14.37% | 12 | 0 | 0 | 0 | 0 | 0 | 14.10% | |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 12 | 0 | 0 | 0 | 0 | 0 | 14.83% | 12 | 0 | 0 | 0 | 0 | 0 | 14.37% | 12 | 0 | 0 | 0 | 0 | 0 | 14.10% | |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 34.10% | 0 | 0 | 0 | 0 | 0 | 0 | 28.57% | 0 | 0 | 0 | 0 | 0 | 0 | 26.23% | |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Other Retail - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 5,132 | 281 | 39 | 3 | 10 | 12 | 31.76% | 5,132 | 291 | 64 | 2 | 0 | 20 | 31.51% | 5,134 | 231 | 81 | 4 | 4 | 23 | 31.34% | |

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | 31/12/2023 | | | | 31/12/2024 | | | | 31/12/2025 | | | | | | | | | | | | | |
| (m€ EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 2 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 115 | 11 | 0 | 0 | 0 | 0 | 31.88% | 115 | 11 | 0 | 0 | 0 | 0 | 31.92% | 115 | 11 | 0 | 0 | 0 | 0 | 31.91% | |
| Corporates | 4,072 | 183 | 21 | 2 | 5 | 0 | 28.04% | 4,020 | 222 | 39 | 2 | 1 | 10 | 26.44% | 4,084 | 241 | 54 | 2 | 1 | 14 | 25.75% | |
| Corporates - Of Which: Specialised Lending | 110 | 46 | 0 | 0 | 2 | 3 | 15.71% | 95 | 46 | 10 | 0 | 2 | 2 | 15.67% | 95 | 45 | 2</ | | | | | |



2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (m EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 27.09% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Corporates | 50 | 82 | 4 | 12.77% | 42 | 88 | 12.77% | 41 | 88 | 12.77% | 41 | 88 | 12.77% | 41 | 88 | 12.77% | 41 | 88 | 12.77% | | |
| Corporates - Of Which: Specialised Lending | 36 | 1 | 1 | 17.66% | 34 | 2 | 17.66% | 33 | 1 | 17.66% | 33 | 1 | 17.66% | 33 | 1 | 17.66% | 33 | 1 | 17.66% | | |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail | 30 | 2 | 0 | 20.42% | 25 | 1 | 20.42% | 25 | 2 | 20.42% | 25 | 2 | 20.42% | 25 | 2 | 20.42% | 25 | 2 | 20.42% | | |
| Retail - Secured on real estate property | 28 | 1 | 0 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | | |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 28 | 1 | 0 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | 26 | 1 | 18.85% | | |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 80.35% | 0 | 0 | 80.35% | 0 | 0 | 80.35% | 0 | 0 | 80.35% | 0 | 0 | 80.35% | 0 | 0 | 80.35% | | |
| Retail - Other Retail | 2 | 0 | 0 | 83.62% | 0 | 0 | 83.62% | 2 | 0 | 83.62% | 2 | 0 | 83.62% | 2 | 0 | 83.62% | 2 | 0 | 83.62% | | |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 54.50% | 0 | 0 | 54.50% | 0 | 0 | 54.50% | 0 | 0 | 54.50% | 0 | 0 | 54.50% | 0 | 0 | 54.50% | | |
| Retail - Other Retail - Of Which: non-SME | 2 | 0 | 0 | 83.62% | 0 | 0 | 83.62% | 2 | 0 | 83.62% | 2 | 0 | 83.62% | 2 | 0 | 83.62% | 2 | 0 | 83.62% | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 81 | 88 | 5 | 31.87% | 78 | 87 | 31.87% | 78 | 87 | 31.87% | 78 | 87 | 31.87% | 78 | 88 | 31.87% | 78 | 88 | 31.87% | | |

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (m EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 18.70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Corporates | 147 | 15 | 0 | 42.69% | 42 | 20 | 42.69% | 142 | 20 | 42.69% | 139 | 22 | 42.69% | 139 | 22 | 42.69% | 139 | 22 | 42.69% | | |
| Corporates - Of Which: Specialised Lending | 2 | 0 | 0 | 40.27% | 0 | 0 | 40.27% | 2 | 0 | 40.27% | 2 | 0 | 40.27% | 2 | 0 | 40.27% | 2 | 0 | 40.27% | | |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail | 3 | 0 | 0 | 34.91% | 3 | 0 | 34.91% | 3 | 0 | 34.91% | 3 | 0 | 34.91% | 3 | 0 | 34.91% | 3 | 0 | 34.91% | | |
| Retail - Secured on real estate property | 3 | 0 | 0 | 17.45% | 3 | 0 | 17.45% | 3 | 0 | 17.45% | 3 | 0 | 17.45% | 3 | 0 | 17.45% | 3 | 0 | 17.45% | | |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 17.45% | 0 | 0 | 17.45% | 0 | 0 | 17.45% | 0 | 0 | 17.45% | 0 | 0 | 17.45% | 0 | 0 | 17.45% | | |
| Retail - Other Retail | 0 | 0 | 0 | 70.17% | 0 | 0 | 70.17% | 0 | 0 | 70.17% | 0 | 0 | 70.17% | 0 | 0 | 70.17% | 0 | 0 | 70.17% | | |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 66.44% | 0 | 0 | 66.44% | 0 | 0 | 66.44% | 0 | 0 | 66.44% | 0 | 0 | 66.44% | 0 | 0 | 66.44% | | |
| Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 152 | 15 | 0 | 41.87% | 146 | 20 | 41.87% | 144 | 20 | 41.87% | 141 | 22 | 41.87% | 141 | 22 | 41.87% | 141 | 22 | 41.87% | | |

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (m EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 211 | 3 | 0 | 25.67% | 211 | 3 | 25.67% | 211 | 3 | 25.67% | 211 | 3 | 25.67% | 211 | 3 | 25.67% | 211 | 3 | 25.67% | | |
| Corporates | 3,672 | 1,986 | 60 | 26.11% | 3,613 | 1,869 | 26.11% | 3,613 | 1,869 | 26.11% | 3,577 | 1,843 | 26.11% | 3,577 | 1,843 | 26.11% | 3,577 | 1,843 | 26.11% | | |
| Corporates - Of Which: Specialised Lending | 463 | 50 | 15 | 15.74% | 461 | 78 | 15.74% | 461 | 78 | 15.74% | 461 | 78 | 15.74% | 461 | 78 | 15.74% | 461 | 78 | 15.74% | | |
| Corporates - Of Which: SME | 5 | 5 | 0 | 39.53% | 5 | 5 | 39.53% | 5 | 5 | 39.53% | 5 | 5 | 39.53% | 5 | 5 | 39.53% | 5 | 5 | 39.53% | | |
| Retail | 133 | 10 | 2 | 30.06% | 134 | 3 | 30.06% | 134 | 3 | 30.06% | 134 | 3 | 30.06% | 134 | 3 | 30.06% | 134 | 3 | 30.06% | | |
| Retail - Secured on real estate property | 129 | 9 | 2 | 35.16% | 129 | 8 | 35.16% | 129 | 8 | 35.16% | 129 | 7 | 35.16% | 129 | 7 | 35.16% | 129 | 7 | 35.16% | | |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 129 | 9 | 2 | 35.16% | 129 | 8 | 35.16% | 129 | 8 | 35.16% | 129 | 7 | 35.16% | 129 | 7 | 35.16% | 129 | 7 | 35.16% | | |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 40.20% | 0 | 0 | 40.20% | 0 | 0 | 40.20% | 0 | 0 | 40.20% | 0 | 0 | 40.20% | 0 | 0 | 40.20% | | |
| Retail - Other Retail | 4 | 1 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | | |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 96.69% | 0 | 0 | 96.69% | 0 | 0 | 96.69% | 0 | 0 | 96.69% | 0 | 0 | 96.69% | 0 | 0 | 96.69% | | |
| Retail - Other Retail - Of Which: non-SME | 4 | 1 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | 4 | 0 | 47.67% | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 2,936 | 1,999 | 62 | 26.43% | 2,978 | 1,881 | 26.43% | 2,978 | 1,881 | 26.43% | 2,938 | 1,858 | 26.43% | 2,938 | 1,858 | 26.43% | 2,938 | 1,858 | 26.43% | | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth


2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

Adverse Scenario

| | 31/12/2023 | | | | | | | | | | | | | | | | 31/12/2024 | | | | 31/12/2025 | | | |
|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|--|--|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 2 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | |
| (m EUR, %) | | | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 27.09% | 0 | 0 | 0 | 0 | 0 | 0 | 27.09% | 0 | 0 | 0 | 0 | 0 | 0 | 27.09% | | |
| Corporates | 46 | 83 | 6 | 0 | 0 | 0 | 22.79% | 46 | 79 | 12 | 0 | 0 | 0 | 22.72% | 43 | 73 | 24 | 0 | 0 | 0 | 22.66% | | | |
| - Of Which: Specialised Lending | 36 | 7 | 1 | 0 | 0 | 0 | 18.54% | 34 | 2 | 1 | 0 | 0 | 0 | 18.58% | 33 | 1 | 1 | 0 | 0 | 0 | 18.62% | | | |
| - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Retail | 30 | 20 | 2 | 0 | 0 | 0 | 75.64% | 29 | 22 | 1 | 0 | 0 | 0 | 74.02% | 29 | 22 | 2 | 0 | 0 | 0 | 73.87% | | | |
| - Secured on real estate property | 28 | 1 | 0 | 0 | 0 | 0 | 26.32% | 28 | 2 | 0 | 0 | 0 | 0 | 22.07% | 28 | 2 | 0 | 0 | 0 | 0 | 20.81% | | | |
| - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| - Secured on real estate property - Of Which: non-SME | 28 | 1 | 0 | 0 | 0 | 0 | 26.32% | 28 | 2 | 0 | 0 | 0 | 0 | 22.07% | 28 | 2 | 0 | 0 | 0 | 0 | 20.81% | | | |
| - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 79.67% | 0 | 0 | 0 | 0 | 0 | 0 | 71.59% | 0 | 0 | 0 | 0 | 0 | 0 | 66.49% | | | |
| - Other Retail | 2 | 0 | 0 | 0 | 0 | 0 | 98.98% | 1 | 0 | 0 | 0 | 0 | 0 | 89.16% | 1 | 0 | 0 | 0 | 0 | 0 | 89.42% | | | |
| - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 59.65% | 0 | 0 | 0 | 0 | 0 | 0 | 59.65% | 0 | 0 | 0 | 0 | 0 | 0 | 59.56% | | | |
| - Other Retail - Of Which: non-SME | 2 | 0 | 0 | 0 | 0 | 0 | 88.98% | 1 | 0 | 0 | 0 | 0 | 0 | 89.16% | 1 | 0 | 0 | 0 | 0 | 0 | 89.42% | | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| IRB TOTAL | 80 | 85 | 8 | 0 | 0 | 0 | 35.39% | 75 | 81 | 17 | 0 | 0 | 0 | 34.95% | 72 | 77 | 25 | 0 | 0 | 0 | 24.74% | | | |

| | 31/12/2023 | | | | | | | | | | | | | | | | 31/12/2024 | | | | 31/12/2025 | | | |
|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|--|--|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | |
| (m EUR, %) | | | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Institutions | 2 | 0 | 0 | 0 | 0 | 0 | 18.70% | 2 | 0 | 0 | 0 | 0 | 0 | 18.66% | 2 | 0 | 0 | 0 | 0 | 0 | 18.64% | | | |
| Corporates | 143 | 18 | 1 | 0 | 0 | 0 | 50.31% | 136 | 24 | 1 | 0 | 0 | 0 | 49.55% | 136 | 24 | 0 | 0 | 0 | 0 | 49.51% | | | |
| - Of Which: Specialised Lending | 2 | 0 | 0 | 0 | 0 | 0 | 18.70% | 2 | 0 | 0 | 0 | 0 | 0 | 18.66% | 2 | 0 | 0 | 0 | 0 | 0 | 18.64% | | | |
| - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 48.29% | 0 | 0 | 0 | 0 | 0 | 0 | 48.29% | 0 | 0 | 0 | 0 | 0 | 0 | 48.29% | | | |
| Retail | 3 | 0 | 0 | 0 | 0 | 0 | 36.80% | 3 | 0 | 0 | 0 | 0 | 0 | 28.83% | 3 | 0 | 0 | 0 | 0 | 0 | 25.85% | | | |
| - Secured on real estate property | 3 | 0 | 0 | 0 | 0 | 0 | 23.58% | 3 | 0 | 0 | 0 | 0 | 0 | 21.35% | 3 | 0 | 0 | 0 | 0 | 0 | 20.76% | | | |
| - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 21.88% | 0 | 0 | 0 | 0 | 0 | 0 | 21.35% | 0 | 0 | 0 | 0 | 0 | 0 | 20.76% | | | |
| - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 95.36% | 0 | 0 | 0 | 0 | 0 | 0 | 95.36% | 0 | 0 | 0 | 0 | 0 | 0 | 95.36% | | | |
| - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 72.49% | 0 | 0 | 0 | 0 | 0 | 0 | 64.45% | 0 | 0 | 0 | 0 | 0 | 0 | 60.25% | | | |
| - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 92.99% | 0 | 0 | 0 | 0 | 0 | 0 | 92.99% | 0 | 0 | 0 | 0 | 0 | 0 | 92.93% | | | |
| - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 68.74% | 0 | 0 | 0 | 0 | 0 | 0 | 59.78% | 0 | 0 | 0 | 0 | 0 | 0 | 55.24% | | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| IRB TOTAL | 148 | 18 | 1 | 0 | 0 | 0 | 48.86% | 141 | 24 | 1 | 0 | 0 | 0 | 47.67% | 141 | 24 | 1 | 0 | 0 | 0 | 46.87% | | | |

| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (m EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 277 | 6 | 6 | 6 | 6 | 6 | 25.70% | 277 | 127 | 6 | 6 | 6 | 0 | 26.34% | 277 | 188 | 11 | 6 | 6 | 0 | 26.76% | |
| Corporates | 3,170 | 3,374 | 74 | 6 | 6 | 6 | 25.47% | 2,994 | 2,056 | 180 | 6 | 6 | 6 | 31.29% | 2,948 | 1,990 | 280 | 6 | 6 | 6 | 30.97% | |
| - Of Which: Specialised Lending | 439 | 50 | 19 | 4 | 2 | 3 | 18.01% | 389 | 77 | 4 | 2 | 4 | 2 | 18.09% | 350 | 92 | 64 | 3 | 4 | 11 | 17.84% | |
| - Of Which: SME | 3 | 11 | 2 | 0 | 0 | 0 | 49.54% | 1 | 6 | 0 | 0 | 0 | 0 | 49.94% | 3 | 6 | 0 | 0 | 0 | 0 | 49.58% | |
| - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 36.30% | 0 | 0 | 0 | 0 | 0 | 0 | 27.68% | 0 | 0 | 0 | 0 | 0 | 0 | 23.77% | |
| Retail | 127 | 11 | 2 | 0 | 0 | 0 | 35.21% | 126 | 10 | 3 | 0 | 0 | 0 | 26.60% | 126 | 10 | 0 | 0 | 0 | 0 | 22.82% | |
| - Secured on real estate property | 127 | 11 | 2 | 0 | 0 | 0 | 35.21% | 126 | 10 | 3 | 0 | 0 | 0 | 26.60% | 126 | 10 | 0 | 0 | 0 | 0 | 22.82% | |
| - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 54.25% | 0 | 0 | 0 | 0 | 0 | 0 | 54.25% | 0 | 0 | 0 | 0 | 0 | 0 | 54.25% | |
| - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 50.46% | 0 | 0 | 0 | 0 | 0 | 0 | 44.58% | 0 | 0 | 0 | 0 | 0 | 0 | 40.69% | |
| - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 98.31% | 0 | 0 | 0 | 0 | 0 | 0 | 98.30% | 0 | 0 | 0 | 0 | 0 | 0 | 98.30% | |
| - Other Retail | 4 | 0 | 0 | 0 | 0 | 0 | 92.32% | 4 | 1 | 0 | 0 | 0 | 0 | 44.48% | 4 | 1 | 0 | 0 | 0 | 0 | 40.55% | |
| - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| - Other Retail - Of Which: non-SME | 4 | 0 | 0 | 0 | 0 | 0 | 92.32% | 4 | 1 | 0 | 0 | 0 | 0 | 44.48% | 4 | 1 | 0 | 0 | 0 | 0 | 40.55% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 2,528 | 2,393 | 77 | 6 | 6 | 6 | 29.64% | 2,743 | 2,063 | 192 | 7 | 6 | 6 | 31.17% | 2,693 | 2,018 | 286 | 7 | 6 | 6 | 30.82% | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

Actual 31/12/2022* Table for Intesa Sanpaolo S.p.A. showing exposure values and risk exposure amounts across various categories like Central banks, Regional governments, Public sector entities, etc.

Actual 31/12/2022* Table for ITALY showing exposure values and risk exposure amounts across various categories like Central banks, Regional governments, Public sector entities, etc.

Actual 31/12/2022* Table for SLOVAKIA showing exposure values and risk exposure amounts across various categories like Central banks, Regional governments, Public sector entities, etc.

Actual 31/12/2022* Table for UNITED STATES showing exposure values and risk exposure amounts across various categories like Central banks, Regional governments, Public sector entities, etc.



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

| | | Actual | | | | | | | | | |
|---|--------|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|
| | | 31/12/2022* | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| (in EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 7,927 | 0 | 0 | 0 | 6,425 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 297 | 0 | 0 | 0 | 237 | 60 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 93 | 0 | 0 | 0 | 94 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 61 | 0 | 0 | 0 | 43 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 2,961 | 61 | 2,923 | 0 | 4,874 | 200 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 1,166 | 13 | 1,153 | 0 | 1,822 | 164 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 2,096 | 68 | 2,028 | 0 | 2,452 | 200 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 794 | 14 | 780 | 0 | 887 | 80 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 1,524 | 34 | 1,490 | 0 | 1,489 | 110 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 4 | 0 | 4 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 24 | 0 | 24 | 0 | 24 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | 1,071 | 0 | 200 | 0 | 1,051 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 16,283 | 164 | 6,083 | 175 | 14,555 | 637 | 361 | 31 | 55 | 285 | 56.81% |

| | | Actual | | | | | | | | | |
|---|--------|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|
| | | 31/12/2022* | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| (in EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | |
| Central banks | 4 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 7,411 | 0 | 0 | 0 | 5,288 | 269 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 70 | 0 | 0 | 0 | 70 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 282 | 0 | 0 | 0 | 189 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 14,073 | 0 | 6,071 | 0 | 8,821 | 160 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 880 | 0 | 571 | 0 | 339 | 234 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 22 | 0 | 17 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 44 | 0 | 33 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 11 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 225 | 0 | 21 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective Investments undertakings (CIU) | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 12,408 | 0 | 1,381 | 0 | 6,739 | 567 | 1 | 1 | 4 | 0 | 1.47% |

| | | Actual | | | | | | | | | |
|---|-------|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|
| | | 31/12/2022* | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| (in EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | |
| Central banks | 1,361 | 0 | 0 | 0 | 1,361 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 2,783 | 0 | 0 | 0 | 2,566 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 36 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 3,574 | 0 | 1,114 | 0 | 146 | 2,921 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 464 | 0 | 472 | 0 | 107 | 171 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 30 | 0 | 30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 60 | 0 | 40 | 0 | 60 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 3 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 4 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective Investments undertakings (CIU) | 1,401 | 0 | 1,312 | 0 | 1,040 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | 347 | 0 | 201 | 0 | 347 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 9,043 | 0 | 2,697 | 0 | 5,714 | 2,548 | 0 | 1 | 1 | 0 | 0.00% |

| | | Actual | | | | | | | | | |
|---|-------|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|
| | | 31/12/2022* | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| (in EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | |
| Central banks | 11 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 8,181 | 0 | 11 | 0 | 3,189 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 24 | 0 | 14 | 0 | 14 | 10 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 17 | 0 | 4 | 0 | 4 | 13 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 216 | 0 | 106 | 0 | 118 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 314 | 0 | 308 | 0 | 262 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 23 | 0 | 23 | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 87 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective Investments undertakings (CIU) | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 7,337 | 0 | 453 | 0 | 3,785 | 34 | 0 | 1 | 0 | 0 | 0.00% |



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

| | | Actual 31/12/2022* | | | | | | | | | | |
|--------------------|---|-----------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| SERBIA | (inb EUR, %) | | | | | | | | | | | |
| | Central banks | 2,212 | 0 | 0 | 0 | 2,212 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 877 | 0 | 324 | 0 | 109 | 146 | 0 | 0 | 0 | 0 | 13.75% |
| | Regional governments or local authorities | 115 | 0 | 115 | 0 | 115 | 0 | 0 | 0 | 0 | 0 | 60.57% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 39 | 0 | 11 | 0 | 39 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Corporates | 1,572 | 13 | 1,559 | 13 | 1,284 | 265 | 23 | 12 | 17 | 11 | 48.20% |
| | of which: SME | 467 | 0 | 415 | 0 | 459 | 53 | 16 | 1 | 1 | 1 | 46.53% |
| | Real estate | 1,257 | 43 | 1,188 | 43 | 1,098 | 286 | 115 | 0 | 26 | 65 | 37.76% |
| | of which: SME | 726 | 0 | 415 | 0 | 656 | 69 | 28 | 0 | 0 | 17 | 60.57% |
| | Secured by mortgages on immovable property | 1,193 | 0 | 430 | 0 | 1,079 | 170 | 0 | 0 | 15 | 0 | 14.03% |
| | of which: SME | 111 | 0 | 62 | 0 | 77 | 42 | 0 | 0 | 0 | 0 | 0.00% |
| | Items associated with particular high risk | 15 | 0 | 11 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 352 | 0 | 110 | 0 | 352 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 7,143 | 55 | 3,738 | 55 | 5,770 | 917 | 139 | 18 | 50 | 78 | 55.98% | |

| | | Actual 31/12/2022* | | | | | | | | | | |
|--------------------|---|-----------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| HUNGARY | (inb EUR, %) | | | | | | | | | | | |
| | Central banks | 1,861 | 0 | 0 | 0 | 1,791 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 1,830 | 0 | 138 | 0 | 988 | 51 | 0 | 2 | 3 | 0 | 0.00% |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 26 | 0 | 11 | 0 | 26 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Corporates | 1,510 | 24 | 1,324 | 34 | 1,342 | 151 | 37 | 10 | 13 | 13 | 34.37% |
| | of which: SME | 306 | 0 | 424 | 4 | 444 | 51 | 10 | 0 | 0 | 7 | 37.43% |
| | Real estate | 476 | 13 | 360 | 16 | 415 | 65 | 38 | 0 | 15 | 27 | 37.76% |
| | of which: SME | 105 | 0 | 105 | 0 | 117 | 17 | 10 | 2 | 1 | 0 | 13.64% |
| | Secured by mortgages on immovable property | 193 | 21 | 301 | 23 | 636 | 103 | 42 | 4 | 13 | 18 | 42.76% |
| | of which: SME | 89 | 0 | 34 | 6 | 79 | 14 | 13 | 1 | 1 | 7 | 56.50% |
| | Items associated with particularly high risk | 17 | 0 | 13 | 0 | 14 | 0 | 0 | 1 | 0 | 0 | 0.00% |
| | Covered bonds | 185 | 0 | 17 | 0 | 185 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 11 | 0 | 11 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 147 | 0 | 38 | 0 | 147 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 7,036 | 63 | 3,429 | 23 | 5,621 | 379 | 117 | 23 | 46 | 52 | 44.83% | |

| | | Actual 31/12/2022* | | | | | | | | | | |
|--------------------|---|-----------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| UNITED KINGDOM | (inb EUR, %) | | | | | | | | | | | |
| | Central banks | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 183 | 0 | 0 | 0 | 31 | 4 | 0 | 0 | 0 | 0 | 0.00% |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 1,063 | 0 | 125 | 0 | 108 | 46 | 0 | 0 | 0 | 0 | 0.00% |
| | Corporates | 658 | 0 | 570 | 0 | 288 | 181 | 0 | 0 | 0 | 0 | 80.50% |
| | of which: SME | 13 | 0 | 13 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Real estate | 22 | 0 | 16 | 0 | 19 | 2 | 0 | 0 | 0 | 0 | 1.45% |
| | of which: SME | 2 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0.17% |
| | Secured by mortgages on immovable property | 3 | 0 | 1 | 0 | 3 | 1 | 0 | 0 | 0 | 0 | 18.18% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Covered bonds | 127 | 0 | 11 | 0 | 127 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 2 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 7 | 0 | 7 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 2,087 | 0 | 791 | 0 | 443 | 244 | 0 | 0 | 0 | 0 | 13.97% | |

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

Table for SERBIA showing Stage 1, 2, 3 exposures and Stock of provisions for 31/12/2023 and 31/12/2024. Includes categories like Central banks, Regional governments, Public sector entities, etc.

Table for HUNGARY showing Stage 1, 2, 3 exposures and Stock of provisions for 31/12/2023 and 31/12/2024. Includes categories like Central banks, Regional governments, Public sector entities, etc.

Table for UNITED KINGDOM showing Stage 1, 2, 3 exposures and Stock of provisions for 31/12/2023 and 31/12/2024. Includes categories like Central banks, Regional governments, Public sector entities, etc.

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology



2023 EU-wide Stress Test: Credit risk STA
Intesa Sanpaolo S.p.A.

Table for Italy showing Adverse Scenario results for 31/12/2023, 31/12/2024, and 31/12/2025. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (mil EUR, %).

Table for Italy showing Adverse Scenario results for 31/12/2023, 31/12/2024, and 31/12/2025. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (mil EUR, %).

Table for Slovakia showing Adverse Scenario results for 31/12/2023, 31/12/2024, and 31/12/2025. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (mil EUR, %).

Table for United States showing Adverse Scenario results for 31/12/2023, 31/12/2024, and 31/12/2025. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (mil EUR, %).



2023 EU-wide Stress Test: Credit risk COVID-19 IRB
Intesa Sanpaolo S.p.A.

Table for CROATIA, Public guarantee - Adverse Scenario, covering stages 1-3 exposure and provisions for 31/12/2023 and 31/12/2024.

Table for FRANCE, Public guarantee - Adverse Scenario, covering stages 1-3 exposure and provisions for 31/12/2023 and 31/12/2024.

Table for LUXEMBOURG, Public guarantee - Adverse Scenario, covering stages 1-3 exposure and provisions for 31/12/2023 and 31/12/2024.

Table for SPAIN, Public guarantee - Adverse Scenario, covering stages 1-3 exposure and provisions for 31/12/2023 and 31/12/2024.

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

Public guarantee - Adverse Scenario

| | (in EUR, %) | 31/12/2023 | | | | | | | | 31/12/2024 | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | |
|--|-------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|--|--|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | |
| SERBIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets - OF which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets - OF which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - OF which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - OF which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ineligible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Public guarantee - Adverse Scenario

| | (in EUR, %) | 31/12/2023 | | | | | | | | 31/12/2024 | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | |
|--|-------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|--|--|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | |
| HUNGARY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets - OF which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets - OF which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - OF which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - OF which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ineligible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Public guarantee - Adverse Scenario

| | (in EUR, %) | 31/12/2023 | | | | | | | | 31/12/2024 | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | |
|--|-------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|-----------------------------------|--|--|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | |
| UNITED KINGDOM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets - OF which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate assets - OF which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - OF which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - OF which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ineligible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



2023 EU-wide Stress Test: Credit risk COVID-19 STA
Intesa Sanpaolo S.p.A.

| | Public guarantee - Baseline Scenario | | | | | | | | | | | | | | | | | | | |
|-------------------|---|--------------------------------------|------------------|--------------------------------------|------------------|--------------------------------------|--|--|--|---------------------------------|------------------|--------------------------------------|------------------|--------------------------------------|------------------|--------------------------------------|--|--|--|---------------------------------|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure of which guaranteed | Stage 2 exposure | Stage 2 exposure of which guaranteed | Stage 3 exposure | Stage 3 exposure of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure of which guaranteed | Stage 2 exposure | Stage 2 exposure of which guaranteed | Stage 3 exposure | Stage 3 exposure of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| CROATIA | Critical banks Critical assessments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporations of which: SME Retail Secured by real estate on immovable assets of which: SME Items associated with particular risk Covered bonds Claims on institutions and corporates with a BT credit assessment Collective investments undertakings (CII) Structured Other exposures Residual total | | | | | | | | | | | | | | | | | | | |
| FRANCE | Critical banks Critical assessments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporations of which: SME Retail Secured by real estate on immovable assets of which: SME Items associated with particular risk Covered bonds Claims on institutions and corporates with a BT credit assessment Collective investments undertakings (CII) Structured Other exposures Residual total | | | | | | | | | | | | | | | | | | | |
| LUXEMBOURG | Critical banks Critical assessments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporations of which: SME Retail Secured by real estate on immovable assets of which: SME Items associated with particular risk Covered bonds Claims on institutions and corporates with a BT credit assessment Collective investments undertakings (CII) Structured Other exposures Residual total | | | | | | | | | | | | | | | | | | | |
| SPAIN | Critical banks Critical assessments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporations of which: SME Retail Secured by real estate on immovable assets of which: SME Items associated with particular risk Covered bonds Claims on institutions and corporates with a BT credit assessment Collective investments undertakings (CII) Structured Other exposures Residual total | | | | | | | | | | | | | | | | | | | |



2023 EU-wide Stress Test: Credit risk COVID-19 STA
Intesa Sanpaolo S.p.A.

| EBA Sector | Entity | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|---------------------------------------|--------------------------------------|------------------|--------------------------------------|------------------|--------------------------------------|--|--|--|----------------------------------|------------------|--------------------------------------|------------------|--------------------------------------|------------------|--------------------------------------|--|--|--|----------------------------------|-------|-----|-----|----|----|----|----|-------|----|---|
| | | 31/12/2022 | | | | | | | | | 31/12/2024 | | | | | 31/12/2026 | | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure of which guaranteed | Stage 2 exposure | Stage 2 exposure of which guaranteed | Stage 3 exposure | Stage 3 exposure of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 1 exposure of which guaranteed | Stage 2 exposure | Stage 2 exposure of which guaranteed | Stage 3 exposure | Stage 3 exposure of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | | | | | | | | | | |
| SERBIA | Control banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporate | 76 | 85 | 105 | 63 | | | | | 48.3% | 85 | 85 | 105 | 67 | | | | | | | 41.3% | 11 | 10 | 10 | 6 | 1 | 1 | 1 | | | |
| | of which: SME | 112 | 26 | 41 | 43 | | | | | 46.5% | 106 | 106 | 142 | 29 | | | | | | | 47.0% | 29 | 19 | 19 | 11 | 1 | 1 | 1 | 1 | 28 | |
| | Secured by real estate on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by real estate on immovable assets of which: non-SME | 3 | 3 | | 11 | | | | | 31.3% | 3 | 3 | 1 | 1 | 4 | | | | | | 30.0% | 3 | 3 | 1 | 1 | 2 | 2 | 4 | 4 | | |
| Secured by real estate with marketable risk risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a BT credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective Investments Undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Developing Total | 205 | 88 | 155 | 115 | | | | | 45.3% | 187 | 187 | 251 | 105 | | | | | | | 45.5% | 215 | 159 | 159 | 87 | 9 | 1 | 1 | 1 | 25.6% | | |
| HUNGARY | Control banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporate | 446 | 125 | 82 | 32 | 2 | | | | 42.3% | 445 | 321 | 42 | 53 | 12 | 2 | 1 | 1 | 1 | 1 | 4 | 44.4% | 425 | 268 | | 54 | 14 | 12 | 1 | 1 | 4 |
| | of which: SME | 232 | 220 | 12 | 14 | 2 | 4 | | | 49.5% | 235 | 222 | 23 | 19 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 47.3% | 222 | 225 | 25 | 22 | 11 | 4 | 0 | 1 | 4 |
| | Secured by real estate on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by real estate on immovable assets of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by real estate with marketable risk risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a BT credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective Investments Undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Developing Total | 692 | 602 | 82 | 48 | 7 | 7 | | | 43.1% | 693 | 594 | 65 | 72 | 17 | 4 | 4 | 4 | 4 | 4 | 4 | 45.1% | 671 | 533 | 53 | 57 | 26 | 1 | 1 | 1 | 1 | |
| UNITED KINGDOM | Control banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporate | 2 | 0 | | 2 | | | | | 20.0% | 0 | 2 | 0 | 2 | | | | | | | | 20.0% | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | | 2 | | | | | 33.3% | 0 | 0 | 0 | 0 | | | | | | | | 33.3% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Secured by real estate on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by real estate on immovable assets of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by real estate with marketable risk risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a BT credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective Investments Undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Developing Total | 2 | 0 | | 2 | | | | | 20.0% | 0 | 2 | 0 | 2 | | | | | | | | 20.0% | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | | |



2023 EU-wide Stress Test: Credit risk COVID-19 STA
Intesa Sanpaolo S.p.A.

| Entity | Category | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--------------------------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|-----------------------------------|-----|-----|----|----|--------|--------|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Coverage Ratio - Stage 3 exposure | | | | | | |
| Intesa Sanpaolo S.p.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | National Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Insurers | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 206 | 808 | 433 | 208 | 11 | 11 | 12 | 9 | 56.10% | 367 | 533 | 386 | 224 | 35 | 21 | 11 | 63 | 12 | 65.60% | 572 | 384 | 302 | 20 | 21 | 20 | 57.16% | |
| | of which: SME | 686 | 340 | 82 | 31 | 20 | 14 | 16 | 12 | 66.80% | 842 | 312 | 104 | 34 | 46 | 18 | 1 | 16 | 14 | 81.70% | 880 | 344 | 180 | 55 | 41 | 1 | 36 | 64.93% |
| | of which: large | 122 | 122 | 12 | 12 | 13 | 13 | 0 | 0 | 42.07% | 15 | 15 | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 65.00% | 17 | 17 | 4 | 4 | 0 | 0 | 0 | 45.97% |
| | Secured by mortgages on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by other assets | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured with carticularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments instruments (CII) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised total | 1,360 | 1,068 | 533 | 309 | 14 | 14 | 9 | 24 | 56.04% | 1,920 | 1,027 | 688 | 336 | 68 | 68 | 19 | 69 | 18 | 56.70% | 1,900 | 1,064 | 724 | 268 | 100 | 55 | 4 | 16 | 55.27% |
| Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Italy | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SLOVAKIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| UNITED STATES | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



2023 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

| | | Actual | Baseline Scenario | | Adverse Scenario | | | |
|-----------------|---|---------------|-------------------|---------------|------------------|---------------|---------------|------------|
| | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| | | (mln EUR) | | | | | | |
| Exposure values | SEC-IRBA | 25,616 | | | | | | |
| | SEC-SA | 16,612 | | | | | | |
| | SEC-ERBA | 354 | | | | | | |
| | SEC-IAA | 0 | | | | | | |
| | Total | 42,581 | | | | | | |
| REA | SEC-IRBA | 6,074 | 6,482 | 7,240 | 8,139 | 6,909 | 8,397 | 10,410 |
| | SEC-SA | 4,531 | 4,810 | 5,305 | 5,843 | 5,147 | 6,063 | 7,213 |
| | SEC-ERBA | 497 | 519 | 570 | 615 | 613 | 816 | 1,045 |
| | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 11,103 | 11,812 | 13,115 | 14,597 | 12,669 | 15,276 | 18,669 | |
| Impairments | Total banking book others than assessed at fair value | | 4 | 8 | 8 | 32 | 26 | 28 |



2023 EU-wide Stress Test: Risk exposure amounts

Intesa Sanpaolo S.p.A.

| | Actual | Baseline scenario | | | Adverse scenario | | |
|---|----------------|-------------------|----------------|----------------|------------------|----------------|----------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| Risk exposure amount for credit risk | 259,626 | 260,334 | 261,637 | 263,119 | 261,191 | 265,032 | 275,933 |
| Risk exposure amount for securitisations and re-securitisations | 11,103 | 11,812 | 13,115 | 14,597 | 12,669 | 15,276 | 18,669 |
| Risk exposure amount other credit risk | 248,523 | 248,523 | 248,523 | 248,523 | 248,523 | 249,755 | 257,264 |
| Risk exposure amount for market risk | 10,579 | 10,579 | 10,579 | 10,579 | 12,485 | 14,256 | 13,102 |
| Risk exposure amount for operational risk | 25,486 | 25,486 | 25,486 | 25,486 | 28,799 | 28,799 | 28,799 |
| Other risk exposure amounts | 148 | 148 | 148 | 148 | 148 | 148 | 572 |
| Total risk exposure amount | 295,839 | 296,548 | 297,851 | 299,332 | 302,623 | 308,235 | 318,405 |
| Total Risk exposure amount (transitional) | 295,443 | 296,548 | 297,851 | 299,332 | 302,623 | 308,235 | 318,405 |
| Total Risk exposure amount (fully loaded) | 295,839 | 296,548 | 297,851 | 299,332 | 302,623 | 308,235 | 318,405 |

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

| | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|----------------|---|-----------------------------|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | (min EUR, %) | | | | | | | | |
| A | OWN FUNDS | | 56,360 | 57,699 | 59,305 | 60,640 | 47,691 | 49,591 | 50,938 |
| A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | 40,772 | 41,577 | 43,097 | 44,449 | 31,337 | 33,232 | 34,540 |
| A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 36,553 | 36,553 | 36,553 | 36,553 | 36,553 | 36,553 | 36,553 |
| A.1.1.1 | of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.2 | Retained earnings | | 20,229 | 22,226 | 24,224 | 26,136 | 18,795 | 20,323 | 21,998 |
| A.1.3 | Accumulated other comprehensive income | | -2,635 | -2,635 | -2,635 | -2,635 | -6,943 | -6,943 | -6,943 |
| A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | -503 | -503 | -503 | -503 | -3,730 | -3,730 | -3,730 |
| A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | -239 | -239 | -239 | -239 | -329 | -329 | -329 |
| A.1.3.3 | Other OCI contributions | | -1,893 | -1,893 | -1,893 | -1,893 | -2,885 | -2,885 | -2,885 |
| A.1.4 | Other Reserves | | -3,265 | -3,265 | -3,265 | -3,265 | -3,265 | -3,265 | -3,265 |
| A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.6 | Minority interest given recognition in CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.7 | Adjustments to CET1 due to prudential filters | | 149 | 149 | 149 | 149 | -127 | -127 | -127 |
| A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -201 | -201 | -201 | -201 | -462 | -462 | -462 |
| A.1.7.2 | Cash flow hedge reserve | | 365 | 365 | 365 | 365 | 349 | 349 | 349 |
| A.1.7.3 | Other adjustments | | -15 | -15 | -15 | -15 | -15 | -15 | -15 |
| A.1.8 | (-) Intangible assets (including Goodwill) | | -8,201 | -8,162 | -7,996 | -7,667 | -8,162 | -7,996 | -7,667 |
| A.1.8.1 | of which: Goodwill (-) | | -4,252 | -4,252 | -4,252 | -4,252 | -4,252 | -4,252 | -4,252 |
| A.1.8.2 | of which: Software assets (-) | | -1,357 | -1,369 | -1,253 | -973 | -1,369 | -1,253 | -973 |
| A.1.8.3 | of which: Other intangible assets (-) | | -2,592 | -2,541 | -2,492 | -2,443 | -2,541 | -2,492 | -2,443 |
| A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | -2,154 | -2,154 | -2,154 | -2,154 | -2,804 | -2,205 | -2,187 |
| A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | -240 | -253 | -263 | -272 | -228 | -237 | -247 |
| A.1.11 | (-) Defined benefit pension fund assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|------------|---|---|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|--------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 | |
| | | | (min EUR, %) | | | | | | | | |
| OWN FUNDS | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | -62 | -62 | -62 | -62 | -62 | -62 | -62 | -62 |
| | A.1.14.1 | of which: from securitisation positions (-) | | -62 | -62 | -62 | -62 | -62 | -62 | -62 | -62 |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | -1,618 | -1,396 | -1,225 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | | | -26 | -90 | -412 | -980 | -73 | -370 | -932 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18C | (-) Other foreseeable tax charges | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.20 | CET1 capital elements or deductions - other | | | -330 | -729 | -1,042 | -1,354 | -729 | -1,042 | -1,354 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | | -2,986 | -2,986 | -2,986 | -2,986 | -2,986 | -2,986 | -2,986 |
| | A.1.21.1 | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") | | 4,305 | 4,305 | 4,305 | 4,305 | 4,305 | 4,305 | 4,305 | 4,305 |
| | A.1.21.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | | 1,318 | 1,318 | 1,318 | 1,318 | 1,318 | 1,318 | 1,318 |
| | A.1.21.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22 | Transitional adjustments | | | 753 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | | 753 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | | 747 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|------------|---|-----------------------------|----------------|-------------------|----------------|----------------|------------------|----------------|----------------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 7,207 | 7,207 | 7,207 | 7,207 | 7,207 | 7,207 | 7,207 |
| | A.2.1 | Additional Tier 1 Capital instruments | | 7,207 | 7,207 | 7,207 | 7,207 | 7,207 | 7,207 | 7,207 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 47,979 | 48,784 | 50,304 | 51,656 | 38,544 | 40,439 | 41,747 |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 8,381 | 8,914 | 9,001 | 8,984 | 9,148 | 9,152 | 9,190 |
| | A.4.1 | Tier 2 Capital instruments | | 8,307 | 8,307 | 8,307 | 8,307 | 8,307 | 8,307 | 8,307 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | 820 | 607 | 693 | 677 | 840 | 845 | 883 |
| | A.4.3 | Tier 2 transitional adjustments | | -747 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | -747 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL RISK EXPOSURE AMOUNT | B | TOTAL RISK EXPOSURE AMOUNT | | 295,839 | 296,548 | 297,851 | 299,332 | 302,623 | 308,235 | 318,405 |
| | B.1 | of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | Adjustments due to IFRS 9 transitional arrangements | | -396 | 0 | 0 | 0 | 0 | 0 | 0 |
| CAPITAL RATIOS (%) Transitional period | C.1 | Common Equity Tier 1 Capital ratio | | 13.80% | 14.02% | 14.47% | 14.85% | 10.36% | 10.78% | 10.85% |
| | C.2 | Tier 1 Capital ratio | | 16.24% | 16.45% | 16.89% | 17.26% | 12.74% | 13.12% | 13.11% |
| | C.3 | Total Capital ratio | | 19.08% | 19.46% | 19.91% | 20.26% | 15.76% | 16.09% | 16.00% |
| Fully loaded CAPITAL | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 40,019 | 41,577 | 43,097 | 44,449 | 31,337 | 33,232 | 34,540 |
| | D.2 | TIER 1 CAPITAL (fully loaded) | | 47,226 | 48,784 | 50,304 | 51,656 | 38,544 | 40,439 | 41,747 |
| | D.3 | TOTAL CAPITAL (fully loaded) | | 56,353 | 57,699 | 59,305 | 60,640 | 47,691 | 49,591 | 50,938 |

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|-------|--|-----------------------------|------------|-------------------|---------|---------|------------------|---------|---------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 13.53% | 14.02% | 14.47% | 14.85% | 10.36% | 10.78% | 10.85% |
| | E.2 | Tier 1 Capital ratio | | 15.96% | 16.45% | 16.89% | 17.26% | 12.74% | 13.12% | 13.11% |
| | E.3 | Total Capital ratio | | 19.05% | 19.46% | 19.91% | 20.26% | 15.76% | 16.09% | 16.00% |
| Leverage ratios (%) | H.1 | Total leverage ratio exposures (transitional) | | 855,282 | 855,282 | 855,282 | 855,282 | 855,282 | 855,282 | 855,282 |
| | H.2 | Total leverage ratio exposures (fully loaded) | | 854,738 | 854,738 | 854,738 | 854,738 | 854,738 | 854,738 | 854,738 |
| | H.3 | Leverage ratio (transitional) | | 5.61% | 5.70% | 5.88% | 6.04% | 4.51% | 4.73% | 4.88% |
| | H.4 | Leverage ratio (fully loaded) | | 5.53% | 5.71% | 5.89% | 6.04% | 4.51% | 4.73% | 4.88% |
| Transitional combined buffer requirements (%) | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 0.08% | 0.08% | 0.08% | 0.08% | 0.08% | 0.08% | 0.08% |
| | P.3 | O-SII buffer | | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% |
| | P.4 | G-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.6 | Combined buffer | | 3.33% | 3.33% | 3.33% | 3.33% | 3.33% | 3.33% | 3.33% |
| Pillar 2 (%) | R.1 | Pillar 2 capital requirement | | 1.79% | 1.72% | 1.72% | 1.72% | 1.72% | 1.72% | 1.72% |
| | R.1.1 | of which: CET1 | | 1.01% | 0.97% | 0.97% | 0.97% | 0.97% | 0.97% | 0.97% |
| | R.1.2 | of which: AT1 | | 0.33% | 0.32% | 0.32% | 0.32% | 0.32% | 0.32% | 0.32% |
| | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 9.79% | 9.72% | 9.72% | 9.72% | 9.72% | 9.72% | 9.72% |
| | R.2.1 | of which: CET1 | | 5.51% | 5.47% | 5.47% | 5.47% | 5.47% | 5.47% | 5.47% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 13.12% | 13.05% | 13.05% | 13.05% | 13.05% | 13.05% | 13.05% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 8.84% | 8.80% | 8.80% | 8.80% | 8.80% | 8.80% | 8.80% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 39,611 | | | | | | |
| | S.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | | | | | | |
| | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17 | | 295,154 | | | | | | |
| | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | | | | | | |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | 13.42% | | | | | | |

2023 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

| | Actual | Baseline scenario | | | Adverse scenario | | |
|--|--------------|-------------------|--------------|--------------|------------------|--------------|--------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| Net interest income | 9,585 | 11,335 | 12,180 | 11,731 | 8,560 | 9,514 | 9,466 |
| Interest income | 13,177 | 26,451 | 27,051 | 25,298 | 34,292 | 35,440 | 32,376 |
| Interest expense | -3,591 | -15,116 | -14,871 | -13,566 | -25,732 | -24,001 | -21,437 |
| Dividend income | 225 | 225 | 225 | 225 | 169 | 169 | 169 |
| Net fee and commission income | 8,969 | 8,861 | 8,784 | 8,716 | 7,273 | 7,583 | 7,891 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 1,502 | 702 | 702 | 702 | -1,138 | 281 | 281 |
| Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss | | | | | -155 | | |
| Other operating income not listed above, net | 26 | 936 | 936 | 936 | 1,150 | 925 | 925 |
| Total operating income, net | 20,308 | 22,060 | 22,827 | 22,310 | 15,859 | 18,471 | 18,732 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -2,703 | -633 | -1,332 | -1,107 | -4,413 | -2,914 | -2,825 |
| Other income and expenses not listed above, net | -11,604 | -11,866 | -11,927 | -12,044 | -13,459 | -13,339 | -13,479 |
| Profit or (-) loss before tax from continuing operations | 6,001 | 9,561 | 9,568 | 9,160 | -2,013 | 2,218 | 2,428 |
| Tax expenses or (-) income related to profit or loss from continuing operations | -1,621 | -2,868 | -2,870 | -2,748 | 604 | -665 | -729 |
| Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) | 0 | | | | | | |
| Profit or (-) loss for the year | 4,379 | 6,693 | 6,698 | 6,412 | -1,409 | 1,553 | 1,700 |
| Amount of dividends paid and minority interests after MDA-related adjustments | 3,073 | 4,696 | 4,700 | 4,499 | 25 | 25 | 25 |
| Attributable to owners of the parent net of estimated dividends | 1,306 | 1,996 | 1,998 | 1,913 | -1,434 | 1,528 | 1,675 |
| Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 0 | 0 | 0 |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | | | | | | |



2023 EU-wide Stress Test: Major capital measures and realised losses

Intesa Sanpaolo S.p.A.

(mln EUR)

| Issuance of CET 1 Instruments 01 January to 31 March 2023 | Impact on Common Equity Tier 1 |
|--|---------------------------------------|
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments (+) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023 | Impact on Additional Tier 1 and Tier 2 |
|---|---|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 31 March 2023 | |
|---|---|
| Realised fines/litigation costs (net of provisions) (-) | 0 |
| Other material losses and provisions (-) | 0 |